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The Adult Student Attrition Process (ASADP) Model

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The Adult Student Attrition Decision Process (ASADP) Model

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The Adult Student Attrition Process (ASADP) Model

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Student attrition in higher education has remained a much studied but little understood phenomena that is costly both to education providers and students. According to the Digest of Educational Statistics (1999) the number of adult students (those over the age 24) attending colleges grew almost 6 times faster than the number of traditionally aged students in the last decade and now represent over 40 percent of all students enrolled in institutions of higher education. Many writers (e.g. Metzner & Bean, 1987 and Tinto, 1993) have noted that attrition rates for nontraditional students are higher than their traditional counterparts. This study identified the factors that influence adult student attrition and how those factors interrelate in an adult student's attrition decision.

The datum for this study was gathered from 3 focus groups comprised of adult students enrolled in undergraduate degree completion programs and 6 individual students also enrolled in the programs. Interactive Qualitative Analysis (IQA) methodology as developed by Northcutt (1997) and his associate Miles (1997) was used to generate, organize, and analyze the data generated by the focus groups.

The study found Experiences with the School, Financial Concerns, and Unexpected Crises to be the primary drivers (or causes) that could initiate a chain of events that may ultimately lead to an adult student's decision to drop out of school. The study also found that the principal dilemma confronting adult students is the ability to manage time, especially in regards to the struggle to juggle the competing demands of work, school, and family. This struggle to juggle causes students to feel stressed and apprehensive and/or to reevaluate the costs and benefits of continuing their educational pursuit. If the student can not bear the stress, or determines that the costs associated with continuing as a student outweigh the benefits, the student may decide to not persist to graduation. The results of the study also imply that since the relationship between the costs and the benefits of persisting changes as a student proceeds through their educational course, the nature of the decision to withdraw may also change.

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Chapter 1: Introduction

Many colleges and universities find themselves in a struggle to maintain or increase enrollments. According to Levine (1989) the fastest way to increase enrollment is to cut attrition. Despite decades of attention, attrition has remained one of the more complex and least understood problems facing institutions of higher education.

Attrition is costly both to the institution and to the student (Metzner & Bean, 1987). As far as institutions are concerned, students play a vital role in the determination of a college's budget (Neumann & Neumann, 1989). Private institutions are particularly tuition driven. Similarly, funding for state institutions is often based on the number of students enrolled. Knowing why students choose to stay or leave prior to graduation can aid an administration's retention efforts by providing a road map for intervention measures.

Additionally, a better understanding of the attrition process would be beneficial to current and prospective students. If students better understood the potential obstacles that may lie ahead, such insight might help them develop strategies for successful completion of educational goals.

It is stating the obvious to say that many of the students attending America's institutions of higher education represent a group that in the recent past

would have been considered as “nontraditional.” Many writers have reported that attrition rates for nontraditional students are higher than for their traditional counterparts (Metzner & Bean, 1987; Tinto, 1993). Adult learners, those over the age of 24 and/or who have adult responsibilities (such as full-time jobs and/or families to raise) while also attending school, now make up over half of the student body at colleges and universities (Kerka, 1995; MacKinnon-Slaney, 1994) and were the fastest growing segment of the higher education population in the past decade (Digest of Education Statistics, 1999).

Purpose of Study

This study was designed to gather more information about attrition factors and their relationship to one another. The purpose of this study was to: (1) identify what factors influence adult student degree persistence and /or attrition through completion of the undergraduate degree; and (2) develop a model indicating inter-relationships between the various factors in order to determine areas that may act as root causes of dropping out.

Research Questions

This study was guided by two primary research questions corresponding to the two-fold purpose of the study. The questions were as follows:

Q1: What are the factors that influence an adult student's decision to stay or drop out of a program prior to completion of the undergraduate degree?

Specifically, what factors can college and university administrators affect that have an impact on the adult student's decision to stay or leave? What factors are under the student's realm of influence?

Q2: How do these factors interrelate to influence a student's decision to persist or dropout?

Specifically, can a model be developed that identifies what factors have a direct impact on the drop-out question? Can a model be developed that will explain how these factors influence each other in the decision to stay or dropout.

Definition of Terms

For this study, the following definitions applied:

Adult Degree Programs: a program of study offering an accelerated group of college credit hours at times convenient to working adults who have some prior college credits and a number of years of relevant work experience.

Adult Students: college students who are 25 and older and attending school full or part-time.

Attrition: a student's departure from the school (and possible departure from the entire educational system). The departure could be either a voluntary or involuntary decision on the part of the student. The opposite of attrition is persistence or retention.

Drop out: a decision made by a student to leave the school in which they are currently enrolled.

Non-traditional Students: college students who are a) non-traditional age (25 and over), b) having adult responsibilities (such as working at a full-time job, being married, or raising a family), and c) attending on a part-time basis, or any combination of the three.

Persistence: a student's decision to continue on with his/her educational program through to graduation. Persistence is the opposite of attrition and related to retention.

Retention: a student who completes his/her degree program at the institution.

Stop-out: a student's temporary departure from the pursuit of higher education.

System Departure: a student who abandons the pursuit of education all together by leaving the institution in which they are enrolled and failing to re-enroll in any other institution of higher education.

Traditional Students: students aged between 18 and 24, and attending school on a full-time basis.

Significance of Study

As the numbers of traditional aged students (18 to 24 year olds) declined, due to the lower birth rates following the post war "baby boom" generation, many colleges and universities found themselves scrambling to attract the ever-increasing populations of nontraditionally aged students. Given the importance of adult learners to current and future enrollment trends in higher education, it is essential that educators and administrators learn about this student population if they wish to successfully compete for them (Marlow, 1989).

According to Cope and Hanna (1975) fewer than half of entering college freshmen earn degrees within four years, and estimates range as high as 40% for those who will never earn degrees. These high rates of attrition have been resistant to change (Summerskill, 1962; Tinto, 1993). The rate of attrition for non-traditional students, including adult students, is higher than for their traditional counterparts (Bean & Metzner, 1985), which makes the issue even more critical for this segment of the college-attending population.

No doubt because student retention is such a significant factor in the economic health of a school, attrition has received a significant amount of research. However, despite the quantity of research that has been devoted to this issue, Tinto

(1993) reports that there is still much we do not understand, especially about the complex processes of interaction that lead to departure.

Many writers (Bean & Metzner, 1985; Cope & Hanna, 1975; Naretto, 1995; Tinto, 1975, 1993) have commented that much of the research that has been done is primarily descriptive in nature and institution specific. There remains little theoretically based research. The theoretical research that has been developed (Bean & Metzner, 1985; MacKinnon-Slaney, 1994; Pascarella, 1980; Spady, 1970; Tinto, 1975, 1993) has been constructed by the authors as a rationalized synthesis of the existing literature. While contributing importantly to the discussion, these models have received only limited support from subsequent research.

In addition, many of the theoretical models have been based upon studies of traditional students and are most useful in describing the attrition process of traditionally aged resident freshmen (Pascarella, 1980; Spady, 1970; Tinto, 1975, 1993). They have been found to be much less useful in describing the attrition process for non-traditional students. Much of the growing body of research on non-traditional students fails to differentiate the adult student from the other aspects of the non-traditional student population (Bean & Metzner, 1985). Currently there exists a “gap in the literature” regarding the attrition process for adult learners in formal educational institutions (MacKinnon-Slaney; 1994, p. 268).

This study differed from prior research in a number of ways. First, it used a qualitative approach whereby actual subjects generated a model of the attrition process. This resulted in a "grounded theory" approach that allowed theory to be derived inductively (Glaser & Strauss, 1967). This inductive approach differs significantly from the conceptual approach used to generate theoretical models by previous researchers. This type of research allows theory to emerge from the data rather than being imposed by the researcher a priori (Patton 1990). Secondly, the study was directed specifically at degree completion of adult learners. Except for the recent and unexplored model developed by MacKinnon-Slaney (1994), no other model has been proposed explicitly to explain the attrition process of adult students. Finally, an attempt to validate the model using qualitative approaches was made in order to clarify the patterns and processes that lead to degree completion.

This study hopes to achieve the following: 1) make a theoretical contribution to the understanding of the attrition process of an important segment of the nontraditional student population, the adult student; 2) provide administrators and policy makers with a basis upon which they can design programs and take specific actions aimed at reducing rates of attrition among their adult students; and 3) provide information to adults students that will increase their understanding of the attrition process in order that they may be able to take appropriate actions on their own behalf.

Limitations

There are a number of issues that may limit the generalizability of this study to different institutions and student populations. This study investigated the attrition/persistence decision from the perspectives of adult students enrolled in adult degree programs at campuses of the Concordia University System (CUS). CUS is comprised of 10 small, private, liberal arts colleges and universities located throughout the United States. All CUS schools are affiliated with the Lutheran Church-Missouri Synod (LCMS). Though students do not have to be affiliated with the LCMS, or any other church organization, to attend a CUS school, the schools of this type may attract a different kind of student than those who attend small or large secular schools.

The students enrolled in the adult degree programs (ADP) were all majoring in a business-related field. Students seeking a business degree may differ in significant ways from students majoring in other fields of study. As well, in order to be admitted into the ADP programs, the students must have completed the equivalent of at least two years (60 semester hours) of college credit. (In Portland's case, three years of significant work experience is also required. This was done primarily to distinguish the BA program, which is taught in a traditional format, from the BS program, which is taught on the accelerated basis requiring fewer

actual in-class hours.) Students having these qualifications may differ significantly from other adult learners, or traditional students entering higher education for the first time.

Delimitations

In this study the following delimitations were recognized:

1) This study viewed attrition from the institutional as opposed to the systemic perspective. Thus, while the findings may offer possible explanations as to why students leave a particular institution, they may not be relevant to the question of why some students fail to ever complete their educational goals.

2) This research was designed to study the factors which influence the degree completion of adult students enrolled at small, private, church-related schools. Results may not be generalizable to other types of schools.

3) The results of this study reflected the responses of undergraduate students enrolled in adult degree completion programs, majoring in business-related fields, who had prior educational and professional experience. These responses may differ from those of students in other types of programs, in other major areas of study, or with different levels of experience.

Chapter 2: Related Literature

Though attrition has been a much studied problem, Tinto (1993) states: "there is still much we do not know" (p. 35). There are a number of reasons that the attrition process has remained a mystery, despite the impressive amount of scholarship directed at it. One reason is that attrition is not easy to specify. Failure to properly define the problem has often led to contradictory findings. Another reason is that until relatively recently there have not been theoretical models available which attempted to explain the attrition process and which could be used to direct study. Much of the early research was descriptive and institution specific.

The information that exists relating to adult students and the attrition process is significantly less than what is known about attrition in general. Most early theoretical models were directed at traditionally aged resident students. In research studies that included the nontraditional student, the older students were usually only one facet of the nontraditional population under study. To date, little research has been done specifically aimed at the older student who is increasingly being found in sizable numbers on college and university campuses everywhere.

What is Attrition?

Tinto (1975) observed that failure to properly define attrition has often led to the contradictory findings that seem to characterize much of the research in this area; this can have a significant impact upon questions of policy. Common distinctions that have been made with regard to attrition are whether attrition is institution specific or systemic, involuntary or voluntary in nature, and permanent or temporary in duration. Research that fails to make the proper distinctions is likely to "obscure or confuse quite distinct phenomena" (Cope & Hanna, 1975, p. 9).

Spady (1970) noted that there are two operational definitions of the college dropout: 1) students who leave a particular college in which they were enrolled; and 2) students who never receive a degree from any college. The former represents an institution specific view of the problem of attrition; the latter employs a systemic view.

Researchers with a system-wide perspective often consider the institutional point of view as narrow and misleading. For example, a student who transfers from one college to another college would be considered a dropout from one institution but would still be an active participant in the system of higher education. Systemic theorists focus upon the factors that obstruct a student's ability to complete educational aspirations in the system of higher education as it currently exists.

Environmental theorists, such as Pincus (1980), view the system of higher education as an institution that operates within the social and economic forces which govern society in general. The manner in which factors such as social status, race, gender, or opportunity structure functions within institutions of higher education will affect the phenomena of attrition at the macro level. Spady (1970) noted that the elements of time, institutional mobility, and the social stigma of failure make the data collection required to study system attrition particularly difficult. Because the institutional point of view is methodologically more convenient (since college registration information is regularly collected and maintained), the definition gains emphasis in the development of most theoretical models and is the one deemed relevant to this study.

Both Spady (1970) and Tinto (1975, 1993) mention the importance of making a distinction between students who are forcibly dismissed for academic or disciplinary reasons and those who voluntarily choose to withdraw. Tinto (1993) estimated that only 15 to 25% of attrition was attributable to dismissal, while the vast majority of attrition was voluntary in nature. Failure to distinguish dismissal from withdrawal could confound relationships between a variable and attrition. However, it would seem that making such a distinction could also pose difficulties. It is possible that the same factors that affect voluntary withdrawal could also affect academic performance and therefore lead to academic dismissal.

Knoell (1966) and Tinto (1975, 1993) state that one should also distinguish between temporary and permanent withdrawals. Students stop-out for a variety of reasons, such as family emergencies, job transfers, illnesses, or financial reasons, but return to school when they are able to resume. A stop-out does not represent attrition from either an institutional or a systemic perspective. However, it is difficult for an institution to identify stop-outs at the time the student leaves, and thus actual attrition may be overstated.

Early Studies of Attrition

Various reviews of attrition literature, promulgated during the 1960's, found the research to be lacking in focus and often contradictory in nature. While useful in describing the problem and identifying variables related to attrition, it was limited in its ability to explain why or how these variables lead to attrition. Knoell (1960) categorized the literature based on methodology of research. She identified four major types of studies: (1) census studies designed to identify the magnitude of the problem, (2) autopsy studies where drop-outs are questioned at the time of withdrawal, (3) case studies that did follow up research on students, and (4) prediction studies which looked for variables related to success and failure. Summerskill (1962) sorted the literature based on factors associated with attrition. Marsh (1966) classified the literature into philosophical and theoretical, descriptive,

and predictive categories. Studies classified as philosophical and theoretical were primarily aimed at making suggestions as to how attrition may be reduced. Descriptive literature sought to identify environmental variables or student characteristics that caused a student to dropout. Predictive studies were those that attempted to identify various academic or psychological tests that could identify students likely to drop out.

Despite the varied approaches to the literature, the authors all emphasized that the research, existing at the time, was insufficient. Summerskill (1962) recommended that future research be directed at student motivation in specific college environments. Marsh (1966) stated that there was an obvious need for research to be conducted at the multidimensional level. Knoell (1966) wrote that research to that date tended to be microscopic instead of macroscopic in nature, and she noted the need for a comprehensive model for the flow of students in higher education.

Social Interactive Models of Attrition

The most significant early theoretical models to be published were primarily directed at the traditionally aged resident student, and they share as a common focus the socialization of the student into the college environment via the

interaction that takes place between the student and various aspects of the institution.

In 1970, William Spady recognized the need for an "analytical-explanatory" approach to the study of attrition. He expressed a desire to move beyond the compilations of the literature toward a "more interdisciplinary-based, theoretical synthesis of the most methodologically satisfactory findings and conceptually fruitful approaches to this problem" (p. 64). In fulfillment of this desire, Spady proposed the first conceptual model of the attrition process. This model was based upon Durkheim's model on the social nature of suicide. Durkheim proposed that the desire to break ties to a social system grew from a lack of social integration between the individual and the larger society.

Spady postulated that the same process could be at work in a decision to leave a particular institution of higher education. In Spady's model (see Figure 2-1: Attrition Model –Spady 1970), normative congruence (the way that the student's goals, interests, and personality dispositions interact with the subsystems of the college) affects other independent variables: grade performance, intellectual development, and friendship support. These interact with each other and in turn influence the degree to which a student becomes socially integrated into the college. There is a direct positive relationship between the level of a student's social integration and the level of satisfaction the student experiences with the

college. This in turn causes the student to be more committed to the institution. It is the level of institutional commitment that has a direct effect on whether a student decides to stay or leave. The level of institutional commitment also feeds back into the normative congruence felt by the student. Grade performance was also assumed to have a direct effect on the drop-out decision, due to the fact that a student who has poor grade performance may be dismissed for academic reasons. Spady's work represented a significant step forward toward the macroscopic, comprehensive model called for by Knoell (1966), but was still considered to be more descriptive than predictive in nature.

Building upon the work of Spady, Tinto (1975) published what is perhaps, to date, the most influential, and unquestionably the most researched model of the attrition process. Like Spady before him, Tinto's model borrows from Durkhiem's work on suicide and the concept that students will voluntarily withdraw from the local community if they are not socially integrated into it. However, in addition to Durkhiem's material, Tinto also incorporated Van Gennep's theory about rites of passage. From Van Gennep, Tinto included the concepts of separation, transition, and incorporation. Upon entering college, a student must separate from past communities, transition from high school to college, and become incorporated into the society of the college. Underlying everything is the economic theory of cost

benefit, which holds the proposition that a student will withdraw whenever the time, effort, and money spent attending college can be better invested elsewhere.

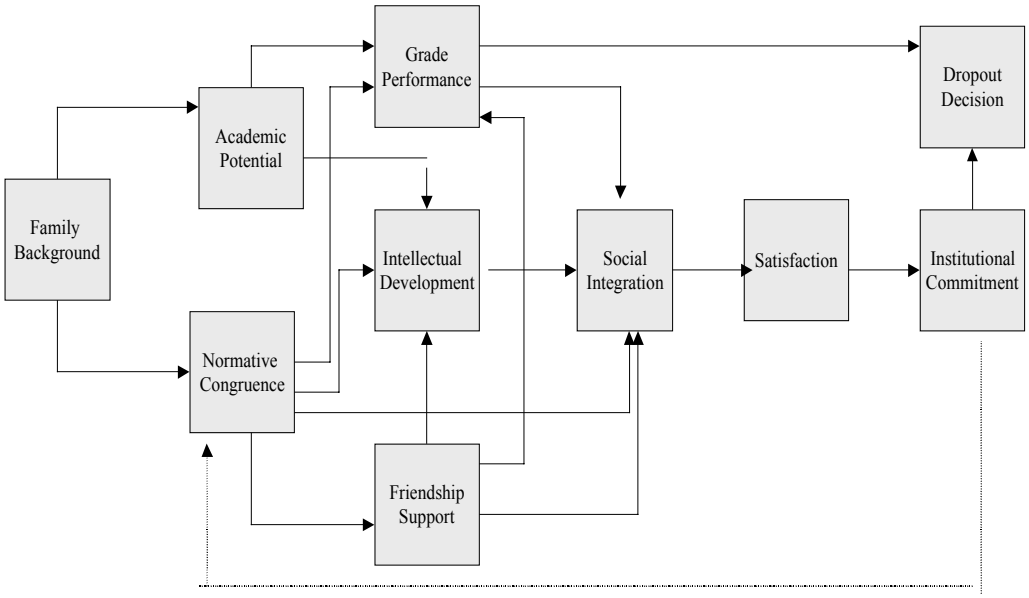

Figure 2-1: Spady's Attrition Model 1970

According to Tinto (1975), individuals must successfully transition to the role of college students and become socially and academically integrated into the college. The integration process takes place both in day-to-day interactions and (like Spady's normative congruence) through the intellectual sharing of values. In

this way, Tinto shifted focus away from what happens to the student before or outside the college to what goes on within the college.

Commitment to both college completion and to the institution is central to Tinto's model (see Figure 2-2: Attrition Model – Tinto 1975). It is the interplay of these commitments that has direct impact on the drop-out decision. Other things being equal, students will have more commitment to college completion, and to the institution, if they are successfully integrated into the social and academic systems of the college. Patterns of incongruency (lack of institutional or intellectual fit) and/or isolation (lack of meaningful connectedness to others) affect the decision to stay or leave by altering the level of commitment to degree completion or the institution. If a student is highly committed to the goal of college graduation, he/she may decide to stay at a college even with little commitment to the particular institution or may decide to transfer and graduate elsewhere. A student, highly committed to the institution, may have enough incentive to continue on to graduation even if completion is not a significant goal. External forces, however, can precipitate withdrawal by altering the cost-benefit analysis.

Another model of note, which also focused on the social interactions that take place at the college level, was published by Pascarella in 1980. Pascarella and his associate Terenzini (1977, 1979), conducted a number of studies using Tinto's model as a guide. They reported, among other things, that voluntary freshman

persistence/withdrawal decisions were significantly related to the frequency of student-faculty informal, non-classroom contact. They found that not only was the frequency of informal contact important but also the quality of such contact. Such informal contact was also determined to be more important for students who had initial low commitment to the goal of college graduation. Thus, frequent quality informal contact with faculty could act as a compensatory influence on college persistence, especially for those who would seem most likely to withdraw.

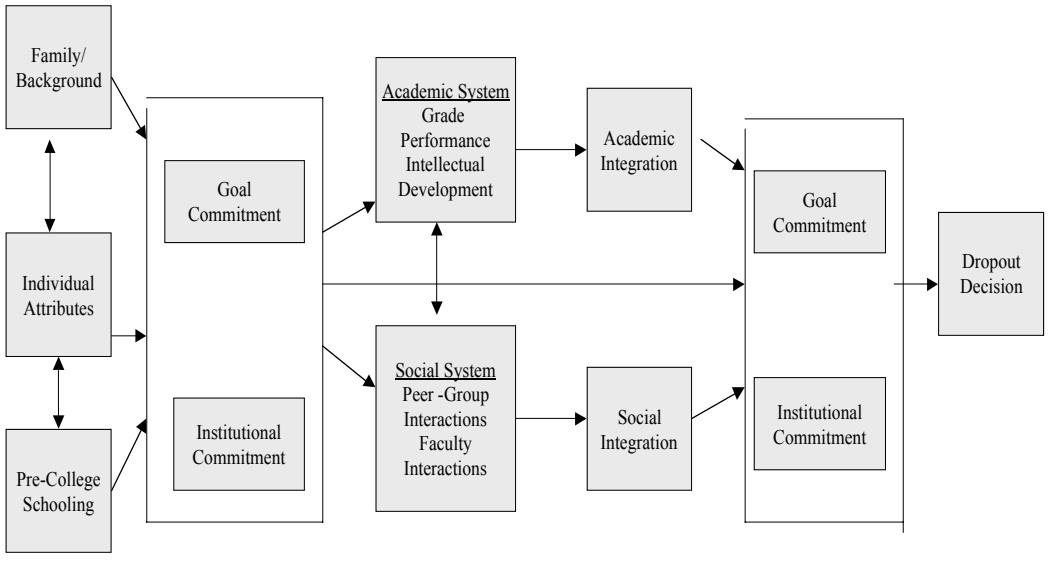

Figure 2-2: Tinto's Attrition Model 1975

Pascarella (1980) proposed a model that built upon the work of both Spady and Tinto but also elevated the importance of informal contact with faculty that had been discovered in his work with Terenzini. Pascarella's model (see Figure 2-3:Attrition Model – Pascarella 1980) is longitudinal with a number of non-recursive relationships. According to Pascarella, student characteristics and institutional characteristics influence each other and three independent variables. The three independent variables considered in the model include: 1) the level of informal contact with faculty; 2) other college experiences; and 3) educational outcomes. The independent variables all impact each other so that a disruption in one area could spill over to the others and have an escalating reciprocal effect. Only educational outcomes directly impact the persistence/withdrawal decision. All other variables influence the decision indirectly through their effect upon educational outcomes. The complexity of the model may capture the complexity of the persistence/withdrawal decision, but it also poses a number of methodological and conceptual problems.

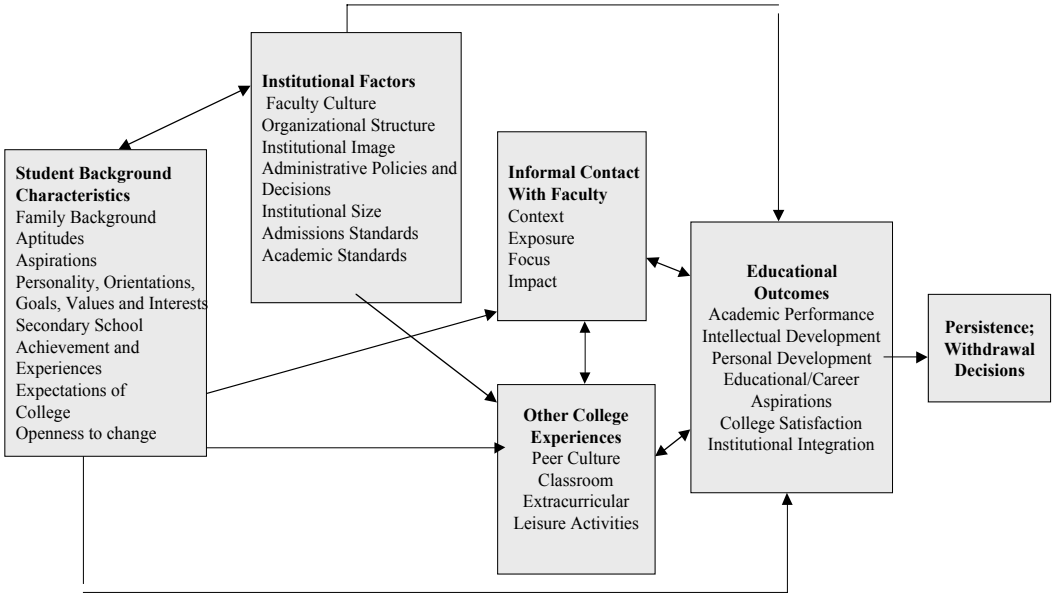

Figure 2-3: Pascarella's Attrition Model 1980

Of the three social/interactive models of attrition, only Tinto's model has been followed by much research. Boyle (1989) stated "that the model has withstood careful scrutiny from the profession and has become accepted as the most useful for explaining the causes of student departure from higher education" (p. 290). While most research on Tinto's model is generally supportive, it should be noted that in every case the model leaves a great deal of the variance in persistence rates unexplained. According to Bean (1985), Tinto's model can usually explain no more than 0.35 of the variance.

In addition, support for the model with respect to students who are not traditional-aged resident freshmen has been mixed at best. Neumann and Neumann (1989) found what they classified as quality of learning factors (such as student-faculty contact, student's involvement in their academic program, and the content of that program) to be more significant to juniors and seniors than Tinto's integration factors. Pascarella and Chapman (1983) found social integration, but not academic integration, to be a factor in attrition for students at residential institutions. Conversely, they found academic integration, but not social integration, to be at least indirectly related to attrition for students at commuter institutions. Johnson and Prichard (1989) found external factors relating to work and personal issues often precluded students, especially older students, from becoming integrated into the campus community. Voorhees (1987) did not find social integration factors to be important to community college students who tend to be older, part-time, and commuters. This finding confirmed similar results reported by Pascarella and his associates (Pascarella & Chapman, 1983; Pascarella, Duby, & Iverson, 1983; Pascarella, Smart, & Ethington, 1986).

When applied to adults, research on Tinto's model has often led to contradictory conclusions. Ashar and Skenes (1993) found only partial support for Tinto's model when studying groups of adult working students in a degree-completion program. They found social integration to have a positive effect on

retention while academic integration was not found to be significant. Naretto (1995) also found a supportive college community to be a critical factor for adult persistence. However, Cleveland-Innes (1994) came to the opposite conclusion as her study indicated that academic integration factors were related to persistence for adult students but social integration factors were not. (Interestingly she also found Tinto's model to be better suited to explaining adult retention than it was for traditionally aged students.) Braxton and Brier (1989) found goal commitment to be the only variable directly related to persistence and academic integration to be the only variable with an indirect effect.

Attrition Models for Nontraditional Students

Perhaps nothing has been more dramatic in higher education during the last 30 years than the increased presence of nontraditional students on college and university campuses. However, as Munday (1976) pointed out, there is not one kind of nontraditional student, but many. Cross (1980) makes a distinction between what she calls the "new students" (those who are educationally disadvantaged and who would not be considered college material without open admissions policies) and nontraditional students. The latter term she reserves for adult students who return to school, either full or part time, while maintaining responsibilities such as employment, family, and other duties of adult life. Others, such as Bean and

Metzner (1985) would add commuter students to the list of characteristics that make a student nontraditional. Regardless of how one defines the term, the fact remains that the numbers of older students, part-time students, and commuter students have all increased dramatically since 1970 when Spady first published his model of student attrition. Benshoff (1991) noted that in order to address the needs, issues, and stressors of these nontraditional students, every aspect of the college environment must be reconsidered and/or reconfigured.

Despite the significant increases in the numbers of non-traditional students that took place in the 1970's and 1980's, Bean and Metzner (1985) stated that "no theoretical model has been available to guide attrition research on the non-traditional student enrolled in institutions of higher education" (p.485). (Bean and Metzner's definition of non-traditional meant being either over the age of 24, not being a resident of the college, attending part time, or some combination of the three.) After an extensive review of the literature, which included Spady, Tinto, and Pascarella, Bean and Metzner developed a conceptual model of student attrition that was directed specifically at the non-traditional student.

According to Bean and Metzner (1985), the primary difference in the attrition process between traditional and non-traditional students is that non-traditional students are more affected by the external environment than by social integration variables. In fact, they noted that the literature overwhelmingly

suggested that social integration was not an important factor in the attrition process for non-traditional students; and, accordingly, they did not include it as a primary component of their model. Instead the focus was shifted from what is happening to the student on campus to what is happening in the student's life off campus.

In the Bean and Metzner (1985) model (see Figure 2-4: Attrition Model for Non-traditional Students – Bean and Metzner 1985), the drop-out decision for non-traditional students is based upon four sets of variables: background and defining variables, academic performance, environmental variables, and the intent to leave. Importantly, the environmental variables consist of items such as: finances, hours of employment, outside encouragement, family responsibilities, and opportunities to transfer-all of which are external to the college.

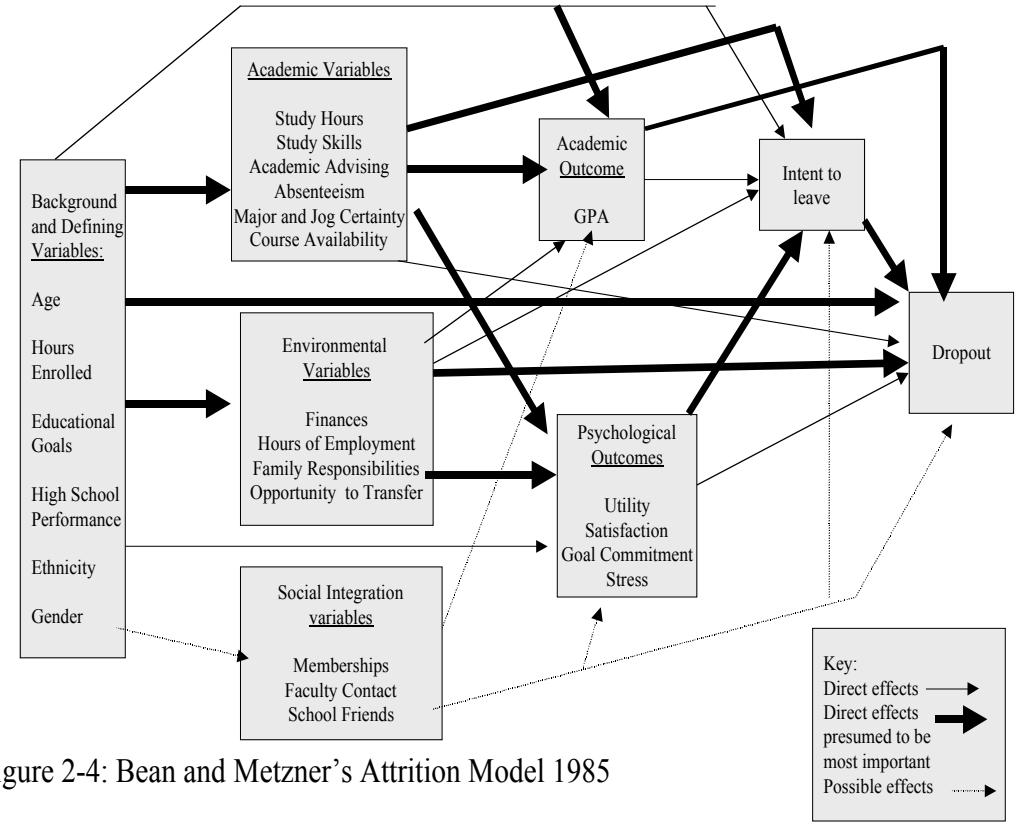

Figure 2-4: Bean and Metzner's Attrition Model 1985

Bean and Metzner postulated that various student background variables (including educational goals among other things) could affect the decision to drop out directly or have indirect influence through their impact upon academic variables (those variables internal to the college environment) and/or environmental variables (those variables lying outside of the college).

In the Bean and Metzner model, academic variables (such as study hours) directly influence academic outcomes (such as GPA) and poor academic outcomes could lead to involuntary academic dismissal. However, academic variables can also be factors in a voluntary departure decision. They may be of a magnitude that they lead directly to a decision to drop out or they could take an indirect route by causing negative psychological outcome variables to develop (such as stress, decreased sense of utility, or weakened goal commitment). These negative psychological variables may then lead to the intent to leave, which is finalized in an actual decision to drop out. In the same way environmental factors can also be a direct cause of a decision to drop out, or as with the academic variables, they could work indirectly through the psychological outcomes variables. The model acknowledged only possible effects for the social integration variables. These, of course, were central to Spady's, Tinto's, and Pascarella's models.

Bean and Metzner (1985) believed that for non-traditional students the environmental factors were more important than the academic variables (which roughly correspond to the academic institutional systems in Tinto's model) in the departure decisions of non-traditional students. They proposed two compensatory effects: 1) environmental support compensates for weak academic support, but academic support will not compensate for weak environmental support; and 2) nonacademic factors compensate for low levels of academic success, while high

levels of academic achievement will only result in continued attendance when accompanied by positive psychological outcomes from school. (p. 92) In other words, for non-traditional students what occurs in their lives off campus is more important than what is happening for them on campus.

Testing their model Metzner and Bean (1987) found that non-traditional students dropped out of college for academic reasons or because they were not committed to attending the institution. They also declared that the model was to a great extent validated. They found 11 of the 12 paths in the model to be significant, but, that the model accounted for only 29 percent of the variance in the decision to drop out. Their study indicated that, as predicted, social integration variables lacked importance. However, environmental and background variables were also found not to have direct relationships with the departure decision, though indirect relationships were found. In addition, psychological outcome variables were found not to have direct effects on either the dropout decision or intent to leave. (As an aside, they found that the intent to leave was highly correlated with actual departure.) These findings led them to suggest that the model needed to be respecified. They also suggested that the model should be analyzed using only older nontraditional students (p. 33).

Other researchers such as Villella and Hu (1991) and Cleveland-Innes (1994) have also found general support for the Bean and Metzner model. Their

assertion that factors external to the college are of great importance to the drop-out decision for non-traditional students has found support in a number of studies. Schwartz (1990) and Webb (1990, as cited by Tinto, 1993) found that commuter students were more influenced by external forces away from campus. Malin, Bray, Doughterty, and Skinner (1980) found that time, family, college facilities, and job/finance variables were all significant factors affecting older student's college satisfaction. Cross (1981) and Naretto (1991) found that older students are especially subject to external demands which may limit their interactions with other members of the institution. Nora and Wedham (1991) found that family responsibilities could lead to less interaction with faculty and peers. Conversely, Nora, Castaneda, and Cabrera (1992, as cited by Tinto, 1993) found that family support could be very important to student persistence and such support could increase academic interactions. Ryder, Bowman, and Newman (1994) found finances to be the most significant barrier to degree completion for non-traditional students.

Responding to the many studies done on attrition since 1975, often using his model as a guide, Tinto (1993) has refined his original model (see Figure 2-5: Attrition Model – Tinto 1993). Intentions and external commitments were now added to commitments to personal goals and commitment to the institution. Additionally, the academic and social systems were divided into formal and

informal interactions. However, it is the recognition of the importance of the external environment, especially for students who live off of campus, that is the key difference between Tinto's original model and his more recent one. Tinto acknowledges that:

> "social congruency and social isolation appear to be not as important to the question of persistence and departure as they might among residential institutions, and that prior intentions, commitments, academic performance, and external forces appear to be relatively more determinate of individual decisions to withdraw." (p.78)

According to Tinto, college is just one of a host of things "done" by the non-traditional student, especially the returning adult student.

Adult learners

The term "adult" is not easily defined. While a person may be defined as an adult solely on the basis of age under the law, few researchers use chronological age as the only determinant of adulthood. Some define adults based on life responsibilities (Cross, 1980). Others define adulthood as a developmental stage (Chickering & Havighurst, 1981; Santrock, 1997; Schaie, 1977). Raven and Jimmerson (1992) apply the term adult to students both on the basis of age, and on the basis of their assuming adult responsibilities while at the same time pursuing higher education. In order to make a distinction between the traditionally aged student of 18 to 22 and an adult student, the ages of 24 and 25 are the most

commonly used as lines of separation. Adult students are often lumped together with other student groups who fall under the label of non-traditional. However, the term non-traditional student is a broad umbrella, covering such a diverse group of students that it is difficult to apply the research done on the entire body of non-traditional students directly to adult learners. For example, many adult students attend college part-time but so do many traditionally aged students. Most adult learners do not live on campus; however, most traditionally aged students do not live on campus either. Researchers have found significant differences between adult students and traditionally aged students who share some non-traditional characteristics other than age.

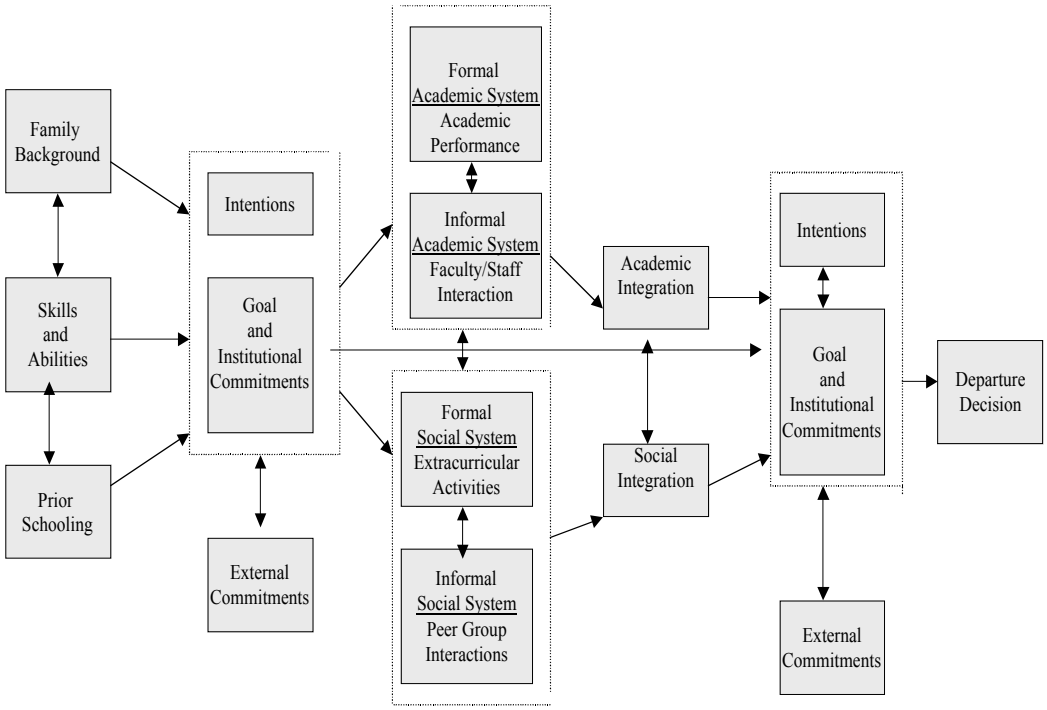

Figure 2- 5: Tinto's Revised Attrition Model 1993

Besides being more influenced by competing life commitments from the external environment, many studies have found that adult students differ from their traditionally aged counterparts in other significant ways. Justice (1997) has observed that the motivations of adults for continuing their education differ from traditional-aged students. In fact, these motivations tend to differ among adults as they progress through different age groups. The adults returning in their late

twenties and thirties often come back to school because they feel they need to have more expert knowledge in order to reach their personal or professional goals. For them, Justice says, “academic achievement is both a public declaration of their qualification and a personal validation of generative capacity” (p. 30). Beyond age 40 he states that the adult learner’s motivation for vocational education declines, but their desire to learn for personal growth begins to ascend. They are inclined to earn a degree for their own satisfaction and enrichment.

Richter-Antion (1986) wrote that adult students differ from traditional students in qualitative ways that should be recognized by teachers of adults. She listed six ways in which adult students differ from traditionally aged students. One difference she identifies is that adults attend college with a clear purpose in mind; they are in class because they want to be there. Younger students may be in school because of parental or peer pressure or because going to college was the natural next step. Another difference Richter-Antion noted was that older students are usually making a financial commitment with their own money. Younger students are rarely paying with money directly out of their own pocket. Older students, therefore, expect value for their money. A third difference cited was that adult students often have other competing life commitments to juggle including full-time jobs and families. Proctor (1991) also identifies this balancing act as the primary difference between traditional and non-traditional students.

Richter-Antion (1986) also notes that adult students have more life experiences to draw from and bring to bear on class discussion. Younger students are only beginning to acquire life experiences and are often aware of their lack of experience in the real world. Another significant difference is the fact that adult students cover a broad age range and are therefore at different life stages and facing different life crises. They do not belong to an age cohort like the younger students who are all basically the same age and at the same stage of development. Finally, unlike the younger students who are following the socially prescribed tracks, the adults are bucking the system by returning to school beyond the socially accepted time to do so. Proctor (1991) found that most participants saw adult programs as a second chance and a gift. However, in many cases the gift simply allowed them to pay the price for not completing their degree in a traditional time frame.

Justice (1997) offers further qualitative differences between adult and traditionally aged students. According to him, adult students not only come to their education with more experience but also with a greater sense of who they are and with a clear goal or purpose in mind. They may bring with them some fear, and also some amount of resentment for having to return to school to get a degree. Men especially tend to feel a lowering of their status when they have to become students again. Adult students also bring more firmly established habits of learning which they have acquired, especially in the work place, to the classroom. Also, since they

have a longer history and a wider variety of experiences behind them, adult students tend to have a greater capacity to empathize and understand the experiences mentioned in class readings.

Others who have noted qualitative differences include Astin, Knowles, and Brookfield. Astin (1977) reported that older students appeared to be more academically oriented and interacted with faculty more often than did traditional students. According to Knowles (1980), adults have an increased tendency towards self-directedness, are able to use their past life experiences as a resource, have more specific task and problem oriented learning needs, and are more performance centered than subject centered in their learning orientations. Brookfield (1987) found that adults liked learning outcomes that had applications , and they also liked to participate in the learning process.

Many researchers have reported that adults have different views of effective instruction than those held by traditionally aged students. According to Loesch and Foley (1991) older students preferred to organize their own learning experiences while traditional students showed a greater preference for teacher-directed learning experiences. Donaldson, Flannery, and Ross-Gordon (1993) found that adults showed preferences for characteristics associated with both student-directed and teacher directed-instruction; and, for the most part, adult students' expectations of effective teaching were qualitatively different from those of traditional students.

Adult students placed greater emphasis on the relevancy of the material, the instructor's openness to questions, and the instructor's show of concern for the student's learning than did traditionally aged students. In addition, only older students identified being able to adapt to diverse student needs, using a variety of teaching techniques, encouraging active learning, and showing dedication to teaching as important attributes of effective instructors.

According to Keller, Mattie, Vodanovich, and Piotrowski (1991), both young and older students like similar teaching behaviors, but there are significant differences in the degree of their preferences for the behaviors. Younger students preferred behaviors such as having a review before a test or exam or having the instructors available to them outside of class. They preferred behaviors directed to more immediate concerns such as tests and grades than older students did. Older students, on the other hand, gave more importance to behaviors such as making practical applications to real problems or showing enthusiasm/love of the subject, which relate directly to the teacher's role as instructor than did the younger students.

Research also indicates that adult students face differing instructor perceptions of them and their instructional needs. Comparisons by faculty between adult students and traditionally aged students are probably inevitable. Some research finds faculty holding a lower opinion of the adult learner and believing

that changes to instructional methods are not required. Batt (1979) found that faculty viewed adults as being less qualified, less interested in a college education, and academically weaker than traditional students. Galerstein and Chandler (1982) reported that a majority of the faculty they surveyed felt there was no reason to teach adults any differently from traditional students, no special allowances should be made for adult students, no special training for faculty teaching adults was needed, and no special adult degree programs were necessary. Sisco (1981) found that older professors or those with higher degrees had a more negative view of adult learners than younger or lesser-degreed professors. Swift and Heinrichs (1987) also found that most faculty in their study saw no differences between adult students and traditional students in how they learn. However, they reported that, overall, the faculty found adults more enjoyable to instruct, more willing to work, and more interested in how the material being taught fit into their personal lives. They viewed the new diversity in the classroom positively and found the teaching of adults rewarding.

Others who have reported positive faculty perceptions of adult students were Groves and Groves (1980), who found that faculty who taught adults thought of them as being highly motivated, having well-focused career goals, participating well in class, being open to new ideas, relating well to younger students, and being conscientious about completing assignments. Raven and Jimmerson (1992)

concluded from their study that faculty felt non-traditional students were more competent, demanding, goal oriented, motivated, responsible, and self-directed than traditional students. As a result, attitudes of the faculty were more positive towards non-traditional students than traditional students.

Evidence exists that adult students differ from traditionally aged students in a number of significant ways. Yet little attrition research has been directed specifically towards them. Cleveland-Innes (1994) has suggested that Tinto's model was missing important variables that were external to the institution. The missing variables, she believes, must be specified for a model of non-traditional-aged students and operationalized with their characteristics in mind. To continue to "lump together" traditional and non-traditional age, commuter and resident, and part-time and full-time students is to "continue to confound the issue" (p. 442).

MacKinnon-Slaney (1991) has attempted to develop a model directed specifically to adult students (see Figure 2-6: Adult Student Attrition Model – MacKinnon-Slaney 1991). According to the author, the Adult Persistence in Learning (APIL) model was developed both to fill a gap she saw in the literature and to provide direction to counselors who work with adult learners. Formulated as a synthesis of literature on adult learners, the model's thesis is that "the successful persistence of adults in higher education is a complicated response to a series of issues" (p. 274). There are ten factors in the APIL model (see Figure 2-6) that

represent issues of concern to adult learners. These factors emerge and recede as the worries and concerns appear and are resolved. Five factors (self-awareness, willingness to delay gratification, clarification of career and life goals, mastery of life transitions, and sense of interpersonal competence) are related to personal issues; two factors (educational competence and intellectual and political competence) are related to learning issues; and three factors (information retrieval, awareness of opportunities and impediments, and environmental compatibility) are related to environmental issues. These three components influence each other and the decision to persist, which in turn influence the other components. The model, while insightful, appears to be more descriptive in nature than directive. The gap in the literature concerning the attrition/persistence decisions of adult students remains significant.

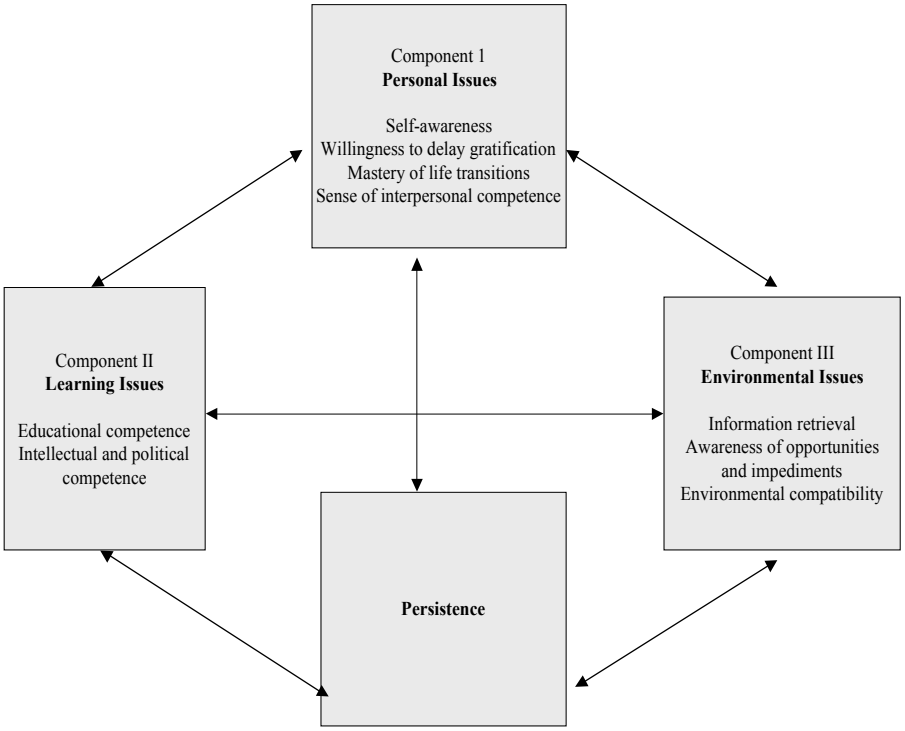

Figure 2-6: Mackinnon-Slaney Attrition Model 1994

Chapter 3: Methods

Spady (1970) wrote: “no one theoretical model can hope to account for most (let alone all) of the variance in drop-out rates either within or across institutions” (p. 64). In the nearly 30 years since the initial publication of Spady’s seminal work, a number of other models have been proposed, and much research has been conducted on the problem of student attrition. Yet, Braxton and Brier (1989) state, “researchers are far from understanding the causes of college student attrition” (p. 60). As Spady intimated from the start, no one model has been demonstrated to sufficiently explain the attrition process of students. In fact, research continues to be contradictory.

Many believe this is a result of confounding the different student groups (resident/commuter, part-time/full-time, adult/traditionally aged) that participate in higher education. The number of adult students attending colleges and universities has grown dramatically in the recent past, and there are no indications their presence will diminish. It appears as if formal education has become a life-long pursuit for many adults in modern society. Despite their potential importance to institutions of higher education, models similar to those of Tinto for traditional students, or Bean and Metzner’s for the broad category of non-traditional student, do not exist for adult students. Existing models, while providing some insight, still leave unexplained more than they purport to explain. An attempt was made to fill

this void by constructing a model that can be used to direct future research in the attrition process for adult students.

All of the previous attrition models have been constructed by the authors as a synthesis of the literature. The literature itself is composed of numerous studies that confront the problem of attrition from various directions and are mostly descriptive and institution specific in nature. Thus far, the students themselves have not been involved in the development of a model of attrition. It would seem logical that if one wanted to know why students, especially adult students, decide to stay or leave an education program, the best way to find out would be to ask them. Based upon this belief, a phenomenological qualitative and naturalistic inquiry was chosen as the proper methodology for this study. This allowed theory, concerning the experience of adult students involved in the completion of an undergraduate degree, to be derived inductively and holistically, in the context-specific of a college setting.

The Interactive Qualitative Analysis Process

According to Patton (1990), phenomenological inquiry focuses on what is the structure and essence of the experience of a phenomenon on people who are actually experiencing it. Qualitative researchers (those using text and other non-numerical data) attempt to capture what is actually taking place and what people

actually have to say (Lofland, 1974). Patton argues that inductive designs allow important dimensions of analysis to emerge from the case itself without presupposing, in advance, what the researcher thinks is important. The theories derived from such research are thus “grounded” in direct experience instead of being imposed by the researcher onto the setting a priori. A holistic approach assumes that the whole is better understood as a complex system that is greater than the simple sum of its component parts. Such a qualitative approach that allows actual participants to derive a theory would seem to be appropriate for the study of attrition of adult students.

In this particular study, Interactive Qualitative Analysis (IQA) was used to generate and analyze data. IQA is a method of doing qualitative research developed by Northcutt (1997) and his associate Miles (1997) and others at The University of Texas at Austin. The IQA methodology uses conceptual processing tools adapted from TQM (Brassard 1985; Tucker, Oddo, and Brassard 1993). These basic tools, as adapted to qualitative research, are designed to take a focus group through a cycle of inductive and deductive analysis activities in order to generate a rich theoretical understanding of the research topic from the point of view of those experiencing the phenomena under investigation.

Now largely associated with marketing research, focus groups had their origins in the social sciences (Merton, Fiske, & Kendall 1956). For the researcher,

the principal advantage of using a focus group is the ability to gather large quantities of data in a relatively short period of time, but Morgan (1988) states that focus groups can also be a powerful qualitative tool. This, he says, is especially true for generating hypotheses based upon informant insights and in developing interview schedules and questionnaires. According to Morgan, the use of focus groups is particularly suited to topics of attitudes and cognitions and in examining research questions from the participant's own perspective. The focus group explicitly uses group interaction to produce data and insights that would be less accessible without the interaction found in a group. In short, the use of focus groups is ideally suited to the development of a model of adult student attrition from the perspective of adult students.

The IQA (Northcutt, Miles, Robbins, & Ellis, 1998) allows focus group participants to generate, organize, and analyze the data. The method utilizes the focus group members to perform the usual classification (or coding) of qualitative data into thematic patterns. Data are generated inductively, analyzed deductively, and explored theoretically in order to answer two broad questions: (1) What are the dimensions of the issue or phenomena, and (2) How do the dimensions relate to each other? Thus, theory is derived inductively from the data, or in the terms of Glaser and Strauss (1967), the theory is "grounded."

In practical terms, the IQA process involves the researcher, acting as a group facilitator, leading the focus group through four stages of data generation and organization. The first three stages answer the question: What are the affinities? They correspond to emergent coding and axial coding exercises in qualitative research. The final stage addresses the question: How do the affinities relate to each other? This is very similar in nature to theoretical coding in qualitative research. Northcutt et al. (1998) state that the IQA process allows data to be generated, and relationships explored in a systematic manner, leading to a comprehensive picture of the entire system under study.

In the first stage, data are generated by the focus group during a silent nominal brainstorming session where the participants are asked to write down their thoughts or comments on cards (one thought per card) in response to a broad issue statement. These comments are then displayed so everyone can see them. Cards continue to be collected and displayed for as long as ideas continue to be generated. When there are no new responses, the facilitator leads the group to the next stage of the process (Northcutt et al. 1998).

In the next stage, the group is instructed to silently sort and organize the cards into categories of shared meaning. The cards are sorted and resorted until a consensus develops and everybody is satisfied with the grouping of the cards and

the sorting ceases. This activity amounts to an open coding processing of the data (Northcutt et al. 1998).

In the third stage, the group is instructed to give a name to the groupings. Group discussion is encouraged so that a shared meaning of the groupings can develop. Participants are given several opportunities to vote on suggested titles in an effort to develop a consensus. It is usual that the groupings will be further refined during this stage as participants identify the major components of each affinity. Sub-groups (sub-affinities) within an affinity may also be identified at this time. At the end of this phase, a final statement of the affinities called the Affinity Diagram (AD) is produced. The AD contains all of the data statements sorted into themes of shared meaning with a category title that the group believes captures the essence of the category (Northcutt et al. 1998). (For an example of an AD, see Table 3-1)

The next step in the IQA process is the identification of relationships between the affinities. In this phase of the process, participants are instructed to come to a consensus regarding the relationship – if any - that exists between each affinity and all of the other affinities identified by the group. Participants are encouraged to consider "what leads to what" or "if/then" type of questions when considering each pair of affinities in order to determine how they influence each other (Northcutt et al. 1998).

This process is facilitated by creating a table with all of the affinities listed in a column down one side of a sheet of paper, and then listed again in a row across the top of the sheet creating a grid that allows every affinity to be paired with every other affinity. This allows relationships between all affinities to be considered in an orderly manner. (If the sequencing of the affinities is kept consistent in column and row listing, the diagonal across the table will result in each affinity being coupled with itself.)

As the relationship between each pair of affinities is considered (for example affinity A as listed down the column compared with affinity B as listed in a row across the top), the participants must determine among three possible relationships: A influences B, B influences A, or A and B are not related. If it is determined that A influences B, then an "up" arrow is entered in that grid space indicating that A "drives" B in the relationship. If it is determined that B influences A, an "in" arrow is entered in the grid space, indicating that B "drives" A in the relationship. If it is determined that no relationship exists between A and B, then the grid space is left blank. The participants continue in this manner until every affinity has been coupled with all other affinities and the appropriate direction of influence is recorded in the grid. This tabulation of arrows going to and from the affinities is called the Interrelationship Diagraph (IRD) and it represents the results of the theoretical coding. (For an example of an IRD, see Table 3-2.)

The final step of the IQA process is to develop a System Influence Diagram (SID) from the information contained on the IRD. The construction of the SID begins by returning to the IRD and subtracting the "in" arrows from the "up" arrows in each row of the IRD to get a net total. (Each row in the IRD represents the directional relationship of each affinity coupled with all of the other affinities.) The affinities are then arranged in descending order from the affinity with the highest net positive total (or "in" minus "up" arrows) to the affinity with the most negative net total. Based upon these net totals, the affinities are tentatively assigned as one of two general variable types: drivers or outcomes (Northcutt et al 1998). (For an example of an IRD analysis, see Table 3-3).

Positive values (meaning those variables with more "up" than "in" arrows) indicates that an affinity is probably a driver variable. Being identified as a driver means that the affinity, or variable, exerts influence on other variables that were determined to be affected in some manner by it. It is similar in concept to "causes" in cause and effect terminology. However in this case, cause is too strong a term, and a relationship does not mean that a variable being stimulated must result in something happening to an associated variable in every instance. It is better to say that a driver exerts influence that, depending upon the strength of the relationship existing between the two affinities, could bring about a likely response in many, but not all instances. Large positive values indicate primary drivers, or ultimate

influencers, that are impacted by few or no other affinities. Small positive values indicate mediating drivers, which are influencers that are usually impacted first by a primary driver affinity, but then in turn impact other affinities, especially outcome type affinities. (Note that a variable with a net total of zero – equal "in" and "up" arrows- could be either a driver or an outcome depending upon its relationship to other variables.)

Negative values (meaning that the variable is determined to be influenced by more affinities than it influences) indicates that an affinity is probably an outcome variable. Small negative values usually indicate that the affinity is a mediating outcome. It is affected by a driver affinity, but then affects another affinity. It is not a final result of the chain reaction, but a link in the chain. A large negative value indicates that the variable is most likely a primary outcome. These variables are usually affected by many variables, but affect very few others in return. They represent the end result of a cause and effect type reactive situation.

The four groups of affinities are then arranged into a left to right sequence, putting affinities in the same group in a vertical column. (The scoring provides suggested placement, but relationship direction is ultimately responsible for the final placement of an affinity within the model. Depending upon the actual relationships indicated an affinity might be redesignated to a different grouping.) Referring back to the IRD for relationship directionality, solid arrows are used to

indicate relationships between: (1) those affinities within the same category, and (2) those linking an affinity to another category to its immediate right (but not more than one category to the right). Recursive relationships (those linking affinities in different categories moving from right to left) are indicated with broken line arrows.

The SID represents a form of a path diagram that identifies the patterns of influence or causation among the affinities in a system. As such, the SID can then serve as the representation of a theoretical model (Northcutt et al 1998). (For an example of an SID, see Figure 3-1 on page 50.)

Origins of Study

The origins of this study came out of a demonstration of Total Quality Management (TQM) tools (Brassard, 1989) to a group of adult college students enrolled in a degree completion program at Concordia University at Austin, Texas (Concordia Austin). TQM is often used by business organizations as part of their continuous improvement efforts. The tools that were demonstrated to the class are designed to lead a group through a collaborative process where underlying assumptions and values affecting issues are brought out and the relationships between factors are identified. From this process, causal factors can be distinguished from effects. This information is used to enhance decision quality, as

resources can then be aimed at the root causes, instead of the downstream effects. The issue posed to the students in the class was "what are the issues and concerns that affect adult students?" As adult students themselves, they were considered to all be knowledgeable about this subject.

While the original intent of the TQM demonstration was to acquaint the students with the tools and processes of TQM and how they are used to aid in the identification and formulation of solutions to organizational problems, the results proved intriguing. I decided to research further the interesting topic of adult students' attrition decision processes. Thus, the Austin group of students was essentially a focus group (gathered prior to the dissertation) that served as a pilot test for the methodology used for this dissertation. The focus group exercise resulted in the development of a preliminary model that guided the subsequent research on the issue of adult students' attrition decision processes explored in this dissertation.

The Austin Focus Group

The subjects of the focus group were students enrolled at Concordia University in Austin, Texas. Concordia University - Austin (Austin) is one of 10 Concordia colleges and universities in the United States. The 10 schools in the Concordia System are all associated with the Lutheran Church-Missouri Synod,

and although they work together as a confederation, they each maintain their individual identity and autonomy. Austin is a liberal arts based university of approximately 900 students. The student body is predominantly white, non-Hispanic, 57% female, 28% over the age of 24, and 39% Missouri Synod Lutheran (44% Lutheran of any kind.)

In addition to its traditionally delivered degree programs, Concordia Austin offers an undergraduate degree in business administration through an Accelerated Degree Program (ADP) where students can earn 40 semester credit hours in a 13-month period by attending class one night per week and one Saturday per month. The ADP program began in 1995. While no age limit exists for admission into the ADP program, it is required that the students have completed 60 semester hours of course work with an accumulated GPA of 2.0 before they can be admitted. The students then proceed through the 13-course program (each course being between four to six weeks long) as cohorts. Any further credits that may be needed to fulfill graduation requirements are picked up in the traditional program. Virtually all of the students who have been admitted to the program would be classified as adult students. (However, there have been rare instances of students below the age of 24 enrolled in the program.) There are approximately 120 students enrolled in the ADP in various stages of completion at any given time.

The focus group consisted of nine students, five women and four men, ranging in ages from 26 to 41. Each person was employed on a full time basis. The students were enrolled in the ADP course Organizational Communications, which is the second module out of the 13 courses that the students go through sequentially and take as a cohort. This means that the members of the focus group had only recently begun their participation in the ADP program. (However, all students admitted to the program have a minimum of 60 college semester credits earned before entering.)

The first part of this demonstration took place on the night of March 5, 1998 in a classroom at Concordia, Austin. In the first stage of the IQA process, the members of the focus group were asked to generate data using a silent nominal group process brainstorming technique in response to an initial prompt. The advantages of using the silent nominal group process is that it encourages participation of all members, even the most reticent, while at the same time preventing the more outgoing personalities from dominating. The increased anonymity also offers security that tends to make respondents more willing to express their true feelings.

The group was instructed to submit responses in the form of short statements, written on 4x6 inch "Post-It" sheets, to the question: **"What are the**

issues or concerns that come to your mind when you think about being a non-traditional student?"

The question was written on the whiteboard in front of the group so that everyone could see it. It was also read aloud. The term "non-traditional student" was defined to the class as being other than a student who enters college full-time immediately upon graduation from high school. (While this definition was intentionally broad, it should be noted that all students in the focus group fit the more narrow description of being an adult student - over the age of 24.) Other verbal instructions included the request that no one-word responses were to be submitted as these are difficult to interpret and that only one statement should be made on each card. In addition, the students were encouraged to think in general terms and not only as to how the question applies to their experiences at Concordia Austin.

The participants were encouraged to write as many responses as they desired. The responses were collected and posted on the whiteboard as soon as they were written so that they could be viewed by all participants. After about 15 minutes, 48 responses were generated. Everyone participated by giving at least three responses.

After all the responses were collected and posted on the board, the group was led through a data clarification exercise. This consisted of reading each of the

responses aloud and encouraging discussion in order for the group to attain a shared understanding of what concept the phrase was trying to convey. It was made clear to the group that this was only a clarification exercise and not an opportunity for criticism or debate about agreement or disagreement with the sentiments expressed on the cards. If a question did arise concerning a statement, the author was not required to come forward to explain the statement. However, the author was given the opportunity to help the class understand what he/she was trying to express if so desired. Only a few cards had to be edited in order to clarify their meaning; all had the permission of the authors.

After a break, the group was instructed to organize the data generated during the brainstorming session. The students were instructed to arrange the cards into groups that seemed to share a related theme (affinity) by moving them around and putting them with other cards that they felt belonged together. The participants worked simultaneously, but independently, and (again) silently. They were instructed to move the cards around as much as they liked until they were relatively satisfied with the groupings. It took about 30 minutes for a group consensus to emerge with the groupings.

After the cards came to a rest, group members took their seats. At this point, each card in a grouping was read aloud so that the participants as a group could

agree or disagree that the cards in the grouping belonged together. After some discussion, a total of nine groups (affinities) emerged from this process.

The last task of the evening was to name the affinities. The name was to capture the major concept expressed by the underlying statements on the cards. Suggestions were strongly encouraged and many were offered by students for the group to consider. The participants were allowed to discuss the suggested titles until a group consensus was formed. This naming process took another half-hour resulting in nine titles for the affinities as follows: 1) Family Relationships, 2) Balancing Work and School, 3) Time Management, 4) Money Concerns, 5) Insecurity Issues, 6) Initial Perceived Apprehension, 7) Practicality, 8) Expectations of the School, and 9) The Finish Line. After the affinities were named, the exercise was ended for the night. These data were then used to construct the Affinity Diagraph. (See Table 3-1)

The Concordia Austin focus group met again on March 19, 1998. The focus group participants were each given two sheets of paper. One sheet contained the AD constructed from the previous meeting. On the other sheet of paper was a blank interrelationship digraph (IRD) with the affinity titles listed down the first column of the matrix and then again across the top row of the matrix. This results in a grid that allowed for each of the affinities to be paired with all of the other affinities.

Completing the ID represented the primary task for the evening. This process is in essence a theoretical coding exercise. As a single group, the participants were asked to consider the relationship – if any – that they believed existed between each pair of affinities. For example, the group was asked: “What is the relationship between the affinities money concerns and family relationships, or is there no relationship? Arrows were used to identify relationships between the affinities in columns and rows. Arrows pointing up indicate that the affinity in the row drives (affects or influences) the affinity named in the column; arrows pointing left or “in” (toward the affinity listed in the column) indicates that the affinity named in the column affects the affinity named in the row and is the driver. (In this example it was determined that money concerns affect family relationships resulting in an up arrow in this pairing.) Discussion was encouraged.

Table 3-1: Austin Student Group Affinity Diagraph

Family Relationships	**Time Management**	**Money Concerns**
Effects on family	One very long day	Ability to finance education
Balancing study and family time	Finding time just for me	Cost $
Balancing work, family, friends, and school effectively	Time management	$ Effect on Family
Family life or lack thereof	Time management	
Spending time or finding time for family	Dedication of time	
	Organization of Activities (family, life, ext.)	
	Managing time between different activities	

Practicality	**Balancing work & school**	**Insecurity issues**
Will this be applicable later?	Arranging work and school schedules	Being treated differently
Using schooling in current job or social setting for maximum benefits	If my employer will be accommodating	Teachers Perception of us
If I am up to speed on current events in order to do well	Life, school, work, can I juggle?	Second-class student (not traditional)
	How It effects work performance	Ability to adapt to new learning
	More responsibility (balancing work)	Environment
	Being on time and not leaving too early from work	

Expectations of the school	**Initial perceived apprehension**	**The finish line**
Good communication with the college	Adapting to non-tradition (structure)	Keeping the goal in mind
Teachers and faculty	Re-entering school	Ability to be successful
Understanding the expectations of each class	Can I relearn to write papers?	Desire to graduate
Getting the most from the information presented	Not finishing...again	How fast can I graduate?
Cooperation of the college	Achieving the same goals or education as traditional students	Desire to graduate
If the school is efficiently/well run	Apprehension of returning to school	
Shouldn't I get more credit for experience?	Learning how to study again	
	Learning to study again	
	Cautious enthusiasm	

If disagreements arose, each person was asked to explain the relationship from their perspective. Usually a consensus developed, but if a consensus could not be reached a vote was taken. This process took most of an hour to complete. See Table 3-2 for completed IRD.

Table 3-2: Interrelationship Diagraph (IRD): Austin Student Group

	1	2	3	4	5	6	7	8	9
1. Initial Perceived Apprehension		τ	τ		π	τ	π		τ
2. Insecurity Issues	π		τ				π		
3. Expectations of the School	π	π				π	π		
4. Money Concerns								π	
5. Time Management	τ						π	π	π
6. Practicality Concerns	π		τ				π		
7. The Finish Line	τ	τ	τ		τ	τ		τ	τ
8. Family Relationships				τ	τ		τ		τ
9. Balancing Work and School	π				τ		π	π	

From the information contained on the IRD, a System Influence Diagram (SID) was developed. The first step in the construction of the SID was to subtract leftward pointing (in) arrows from the upward pointing arrows on the IRD to arrive at a "net" figure (a positive or negative number). The affinities were then arranged in descending order from those with the highest positive total to those with the

most negative total. Based on the totals the affinities were tentatively assigned as one of two types of variables: drivers or outcomes.

Affinities with large positive values were labeled as primary drivers because the focus group believed that they exerted an influence upon many other variables while only being influenced by few, if any, other affinities. Affinities with smaller positive values were labeled as mediating drivers, which are influencers that are usually impacted first by a primary driver affinity but then in turn impact other affinities, especially outcome-type affinities.

Affinities with negative values were classified as outcome variables. Those affinities with small negative values were assigned the status of mediating outcomes, or those variables that are affected by a driver affinity but then have affects upon some other affinity or affinities. Affinities with large negative values were identified as primary outcomes, because these variables were determined to be affected by many variables but affect very few others in return. They represent the end result of a cause and effect type reactive situation. The scores for the nine affinities identified by the focus group and their group assignment are summarized in the IRD Analysis Results (See Table 3-3).

From these results it would appear that six of the nine affinities which include Expectations of the School, Balancing School and Work, Time Management Skills, Practicality, Insecurity Issues, and Money Concerns impacted

or exerted influence upon the remaining 3 affinities of Initial Apprehension, Family Relationships, and The Finish Line.

The direction of the relationships is very important. Outcomes result from problems that begin further down the line. More specifically, issues that begin in areas identified as drivers tend to manifest themselves as problems in the outcome areas. Any intervention directed at outcomes would ultimately be ineffective in most cases. Intervention efforts should be directed at items designated as drivers if there is real change to be expected. As such, these driver affinities represent the avenues by which problems often begin and where intervention may prevent an irritation from growing into a full-scale dilemma. Accordingly, affinities like Expectations of the School, Practicality of Degree, Insecurity Issues, Ability to Balance Work and School, Money Concerns, and/or Time Management Skills represent opportunities to influence the outcomes of Family Relationships, Initial Apprehension, and/or The Finish Line.

Table 3-3: IRD Analysis Results: Austin Student Group

Affinity	Up Arrows	In Arrows	Net	Designation
Initial Perceived Apprehension	2	4	-2	Mediating Outcome
Insecurity Issues	2	1	1	Mediating Driver
Expectation of the School	4	0	4	Primary Driver
Money Concerns	1	0	1	Mediating Driver
Time Management	3	1	2	Mediating Driver
Practicality Concerns	2	1	1	Mediating Driver
The Finish Line	0	7	-7	Primary Outcome
Family Relationships	1	3	-2	Mediating Outcome
Balancing Work and School	3	1	2	Mediating Driver

After designating the affinities as primary and mediating drivers and primary and mediating outcomes, the affinities are arranged into a left to right sequence of primary driver, mediating driver, mediating outcome, and primary outcome. Affinities of the same type are grouped in a vertical column. Depending upon the actual relationships indicated, an affinity could be redesignated to a different grouping. (The scoring from the analysis of the IRD provides the initial suggested placement, but relationship direction is ultimately responsible for the final placement of an affinity within the model.) Referring back to the IRD (See Table 3-2) for relationship directionality, solid arrows are used to indicate relationships between: (1) those affinities within the same category and (2) those linking an affinity to another category to its immediate right (but not more than one

category to the right). Recursive relationships (those linking affinities in different categories moving from right to left) are indicated with broken line arrows. Following the procedure an SID was constructed from the data collected.

The focus group met for a third time on July 2, 1998. Each participant was given a copy of the SID constructed from the data the group provided on the IRD from the previous meeting. The SID was discussed and evaluated by the group. In particular, each relationship identified on the SID was discussed to check its logical consistency. (At this time, a recursive relationship previously identified between "Initial Perceived Apprehension" and "Time Management" was determined to be in error.) The group unanimously agreed that the final version of the SID was a valid representation of how the various issues and concerns interact to affect their decision to cross "The Finish Line." (See Figure 3-1 Austin Attrition Decision Model.)

Discussion of the Affinities

Affinity 1: Initial Perceived Apprehension

Sub-Affinities: Concern of academic ability, Fear of failure, and Program structure.

Representative Statement: *Not finishing...again*

These adult students expressed a number of fears and insecurities about returning to school. These concerns and self-doubts were expressed in the affinity they titled Initial Perceived Apprehension. By such responses as *Learning how to study again* and *Can I learn to write papers?* the students demonstrated that they were worried about being able to perform at the college level. Perhaps the biggest fear was fear of failure as expressed in *Not finishing...again.* The students also expressed concern about the non-traditional delivery system itself, as indicated by comments like: *Adapting to non-traditional (structure)* and *Achieving the same goals or education as traditional students.* Still some hold a *Cautious enthusiasm.*

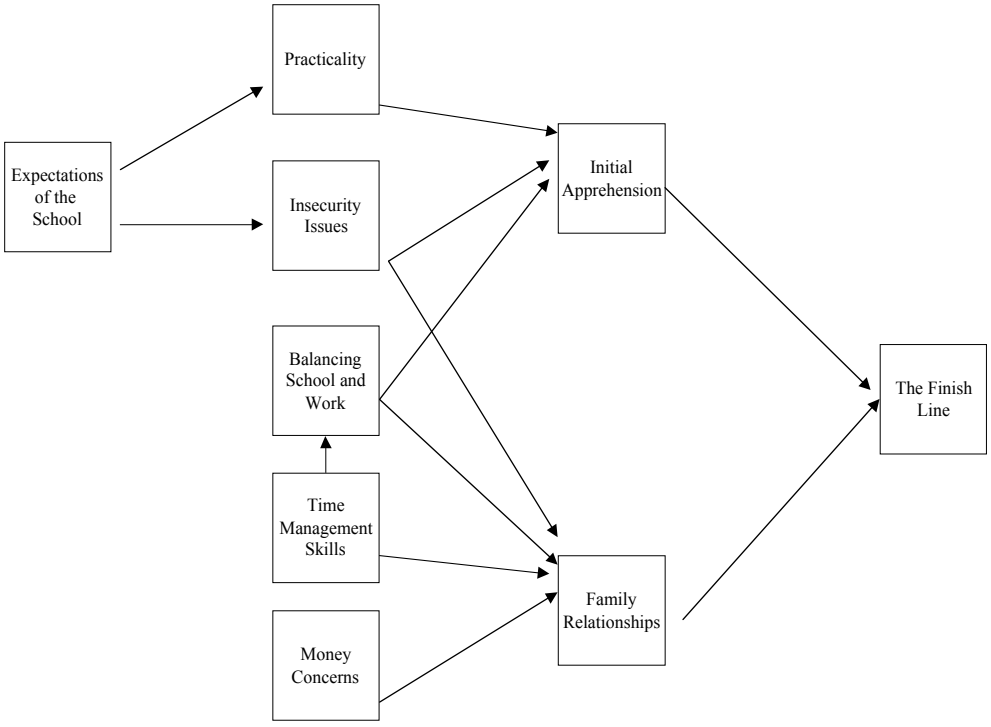

Figure 3-1: Austin Attrition Decision Model

Affinity 2: Insecurity Issues

Sub-Affinities: Lesser education and Ability to adapt.

Representative Statement: *Second Class Student*

The primary concern expressed in this affinity was that the nontraditional program might not be viewed as high a quality of a program as the traditional program is viewed. Many of the students' insecurity issues were centered on how others would perceive them. Group discussion indicated that the statement *Second-class student* was a response that seemed to sum up the affinity. One of the concerns mentioned in the group's discussion dealt with how others (school

personnel, current and prospective employers, and other students) perceive the ADP delivery system. Some believed that the school did not care as much about the ADP as it did about the traditional program. This feeling was captured in the response that read: *Being treated differently*. In addition to this fear of being somehow lesser students, there was also concern about the ability to adapt to being a student.

Affinity 3: Expectations of the School

Sub-Affinities: Efficiency, Cooperation, and Living up to school's expectations of them.

Representative Statement: *If the school is efficiently/well run*

The issues in Expectations of the School seemed to deal with a broad range of expectations. One aspect of the affinity dealt with what the student expected of the school (*Cooperation of the college*, *Good communication with college teachers and faculty*, and *If the school is efficiently/well run).* These sentiments were quite different from the social aspects that are emphasized by much of the literature for traditional students. This group of adult students expressed more concern about the practical aspects of the program that dealt primarily with efficiency. However, these same statements, at another level, also represented a concern about what the school expected from them as model students. The students recognized co-operation and communication as two-way streets. Thirdly, students were also

concerned about their ability to perform as students in the particular classes: (*Understanding the expectations of each class*, and *Getting the most from the information presented).*

Affinity 4: Money Concern

Sub-Affinities: Ability to obtain needed financial resources and Financial effect on family.

Representative Statement: *Ability to finance*

Money Concerns were mentioned in three responses (*Ability to finance education, Cost $,* and *$ Effect on family*). The two major issues addressed were whether the student could arrange to find the financial resources required to pay for school and how the financial situation would affect other responsibilities that competed for those financial resources, especially the family.

Affinity 5: Time Management

Sub-Affinities: Long day, and Time Management skills.

Representative Statement: *Organization of activities (family, life, ext.)*

The responses under this affinity lead to conclusion that for adult students school is just another major priority in their life demanding time. Most adult students must work, and they often have significant relationships to attend. Yet, the day remains 24 hours long.

The Time Management affinity highlighted the fact that increased demands require making the most of every hour in a day. The responses indicated there were two basic strategies employed by students in dealing with this situation: extending the day and/or learning how to better manage the time one has. Adding school to an already busy life can make for *One very long day*. Time management skills must be developed so the student can fit in all the responsibilities they have: *Managing time between different activities. Finding time just for me* may no longer be possible for adult students.

Affinity 6: Practicality

Sub-Affinities: Applicability later, and Applicability now.

Representative Statement: *Will this be applicable later?*

Another issue that emerged from the group process related to questions about the practicality of returning to school. The responses indicated that adult students want to gain something from going to school; specifically the education has to pay off. *Will this be applicable later?* captured those feelings best. Adult students expect a college degree to be beneficial to their future career.

They also expect their education will have application in the "real world." In addition to future benefits, these adult students wanted to start seeing some benefit from their education in the present: *Using school in current job or social setting for maximum benefits*. While they have expectations of future benefits in

going to school and graduating, the question persists whether the benefits outweigh the costs.

Affinity 7: The Finish Line

Sub-Affinities: Desire, and Graduation.

Representative Statement: *Keeping the goal in mind*

The students addressed the issue of attrition and/or persistence in the affinity appropriately titled The Finish Line. The primary focus in this affinity was graduation as indicated by responses: *Keeping the goal in mind, Ability to be successful, Desire to graduate,* and *How fast can I graduate?* These responses demonstrate a desire to graduate, but also a question whether that desire is strong enough to get them over the finish line.

Affinity 8: Family Relationships

Sub-Affinities: Effects on family, and Time.

Representative Statement: *Spending time or finding time for family*

The essence of the affinity titled Family Relationships can probably best be summed up by the comment *effects on family*. Family relationships require both time and finances. These are two things the participants had identified (in other affinities) as being in shorter supply because of returning to school. But lack of time was identified as being the most pressing of the two as indicated by the following responses: *Balancing study with family time,* and *Spending time or*

finding time for family. All but two of the students in the group were either married and/or had children living with them. They indicated that going to school placed an emotional burden on the family, and some characterized this burden as an extreme hardship. Clearly, this affinity represents the fear that going to school could be detrimental to the family. The response *Family life or lack thereof* gives a sense of this fear.

Affinity 9: Balancing Work and School

Sub-Affinities: Conflicting schedules, Employer support, and Effects on work performance.

Representative Statement: *Life, school, and work: Can I juggle?*

If the family represents one major aspect of an adult student's life that must be balanced, the student's job represents another one. All of these students held full-time jobs. The affinity Balancing School and Work centers around the conflict that arises as two major responsibilities clash over a scarce resource-time. Going to school requires further management of time (*Arranging work and school schedules)* as students must respond to schedule conflicts that arise because school and work often make demands upon the same unit of time, not just an amount of time as is often the case with the family. One response indicated, in a simple, straight – forward manner, the logistical difficulties encountered when going to school and working: *Being on time and not leaving too early from work.*

It must be remembered that work, for most adult students, is necessary to provide for their livelihood and that of their family members. It is not just a means to earn extra spending money, as can be the case for many traditional students who also may work while going to school. Students are concerned that they will have to make difficult choices between the job and school demands. There is concern about being able to serve two masters. They hope to have support from their employers (*If my employer will be accommodating*) to make this task easier. Some employers are willing to make special arrangements for the students in order to help them pursue their education, but other students are not so fortunate. Concern was expressed that their pursuit of a college degree would interfere with their work performance and jeopardize their job: *How it affects work performance*.

Discussion of the Austin Model

The preliminary model of the adult student attrition decision process that emerged from the IQA process was in many aspects quite different from any of the major attrition models suggested by previous researchers. While there were some recognizable similarities between the affinities of the IQA model and various factors contained in earlier models, the model produced by the adult students in the focus group seemed to emphasize different aspects of those factors than the aspects emphasized in previous models on the subject of attrition.

From an examination of the model, it would appear from the Austin Attrition Decision Model (see Figure 3-1 on page 50) that the desire to finish, or persist, can be derailed from either concerns related to academic matters or external factors (or some combination of the two). The path that emphasizes the student's relationship to the school begins with the affinity titled Expectations of the School. This affinity seems to share some of the elements contained in Tinto's Informal academic system (1975), Bean and Metzner's Social integration variables (1985), and Pascarella's Institutional factors (1980). Statements like *cooperation with the college* and *having good communication with the college teachers and faculty* indicate that adult students come into an undergraduate program concerned about their ability to work with the school.

This concern makes them question the practicality of their decision to return to school and brings on feelings of insecurity. Perhaps at some level they are looking for a reason to quit or are struggling to make the cost-benefit decision that Tinto references. These concerns about the school, and their ability to live up to expectations, understandably lead to apprehension. This affinity titled Initial Apprehension may be similar to what Bean and Metzner labeled Psychological Outcomes (1985). If the level of apprehension becomes too great, the student may choose to drop out.

The model also suggests that intrusion of factors external to the academic setting can also derail a student. Many researchers have pointed out that external factors are more important than internal factors in the attrition process for non-traditional students. The three external factors identified by the focus group that can act as sources of irritation are money concerns, lack of time, and the problems of balancing work and school. These factors can lead to a dropout situation through their impact upon family relationships, as each have obvious impacts on the student's relationship with other family members. This makes support and understanding from the family a pivotal factor in the adult student's decision to persist to graduation.

The two tracks need not be viewed as independent of one another. The internal factor path and the external factor path become interconnected by the affinities Balancing Work and School and Insecurity Issues. Insecurity issues, brought about by returning to school, affect the student's relationships with his/her family, whereas the pressures of balancing school and work feed into the level of apprehension.

The IQA model of the attrition decision process for adult students offers many potentially important new insights into the factors that go into an adult student's decision to persist or to drop out. While it bypasses the extensive body of literature on the subject, instead relying on the instincts of the adult student

participants themselves, the model is not in conflict with the literature. Instead, it has potential to make a significant contribution to the body of knowledge generated on the subject of attrition as an addition to previous research. However, as with any new model, further investigation would be beneficial to determine its usefulness as a tool in explaining the attrition decision process.

Design of This Study

This study, which took place at Concordia University – Portland, Oregon (Portland), was designed to build upon the results of the Concordia Austin focus group in order to obtain a deeper and richer understanding of the adult student attrition decision process. The study was further designed to provide initial validation of the adult attrition model that was generated using the IQA process with the students at Concordia Austin. In order to further clarify, validate, and triangulate the initial model, a qualitative methodological approach was again used. The study involved two basic approaches: 1) the IQA process was replicated with two other focus groups of adult students; and 2) six adult students were interviewed independently about the issues and concerns they felt confronted them as adult students in an undergraduate program.

Replication of the study provided an indication as to the degree of generalizability of the Adult Student Attrition Decision Process model generated by

the Concordia - Austin students. The interviews not only served this purpose but also allowed for the gathering of more in-depth information about the issues and concerns identified by the Austin focus group.

Subjects

The population for this study consisted of adult students enrolled in the Management, Communication and Leadership (MCL) program at Concordia University in Portland, Oregon. Concordia University at Portland (Portland), like Austin, is part of the ten school Concordia System associated with the Lutheran Church-Missouri Synod. Portland is a liberal arts based school of approximately 1000 students. The student body, while different from the general population, is not radically different from the typical college population. As in most schools, it is predominantly white, non-Hispanic (82%) female (62%), under the age of 24 (54%). Concordia Portland is more Lutheran Christian than the general college population, but Lutherans make up a minority of the students attending (18% Missouri Synod Lutheran, 27% Lutheran of any kind) and students of all faiths (or no faiths at all) are welcomed.

The students enrolled in the MCL program tend to mirror the University's general population except that they are virtually all over the age of 24 and less Lutheran. They proceed through the MCL core courses as a cohort, taking other

needed courses in Concordia Portland's traditional program or at other colleges or universities. There are approximately 100 students in various stages of completion in the MCL program at any given time. The MCL program leads to a Bachelor of Science in Business degree.

The MCL program shares many similarities with the ADP offered at Concordia University - Austin, Texas where the original focus group was formed. Both the Austin ADP program and the Portland MCL program utilize an accelerated educational delivery approach aimed primarily at working adult students. The major differences between the two programs are that Portland has a 12-course program where students can earn 36 semester hours of credit, whereas Austin has a 13-course/40-credit hour program. Portland's MCL program requires fewer Saturday sessions and takes about 18 months to complete instead of the 13 months of Austin's ADP program. In addition, Portland requires three years significant work experience for admission in addition to the 60 semester hours of previous course work, which is required in both Austin and Portland.

Sample Size and Selection

Like the Austin focus group of students, the two Portland student groups were comprised of students enrolled in adult program classes. The focus group data for this study represent the results of demonstrations of the TQM tools (the same

tools as used in the IQA process) to the students. These demonstrations took place with the permission of the class professors, in courses where a demonstration of the TQM tools was believed to serve a direct educational purpose and fit as part of the course content. One focus group of students was enrolled in the Group Process and Communications course, which is the first course in the 12-course MCL program; the other course selected was the Operations Management course, which is the eighth course of the 12-course sequence of classes. Thus, the focus groups represented students both relatively new to the MCL program and those in the latter stage of the program.

Audio taped interviews were conducted with six MCL student volunteers. A request for volunteers to partake in a brief interview as part of this study was extended to all currently enrolled MCL students. The first three men and women to volunteer were interviewed. The students who accepted the offer were from various cohorts and represented students from various stages (early, middle, late) in the program.

The Focus Groups

Two other focus groups were led through the IQA process. One focus group was made up of adult students enrolled in the first course of the 12 course MCL program, the other focus group was made up of students who were in the eighth

course of the program. The IQA procedure was conducted with the Portland students in a manner identical to the procedure used with the original Austin focus group. The Portland focus groups were asked to respond to the prompt:

What are the issues or concerns that come to your mind when you think of being a non-traditional student?

The students were directed to organize their responses into affinities (creating an Affinity Diagram or AD), the relationships between the affinities were identified (and an Interrelationship Diagraph or IRD was constructed), and the researcher constructed a System Influence Diagram (or SID) from the information provided.

The Student Interviews

The interview data were designed to "flesh out" and provide deeper meaning and insights to the affinities identified by the focus groups (from both Portland and Austin) since the IQA process, as is the case in many group processes, is limited in its ability to provide "deep" or "rich" meaning. For the interviews of the six students, an interview protocol was constructed to aid in conducting the interviews. (See Appendix B). The interview protocol consisted of questions derived by the researcher using data obtained from the original Austin focus group (both underlying affinity comments and subsequent discussions). In this way, the

"grounded" methodology approach has been carried forward. One or two questions were designed to address each of the themes included in the IQA model.

The interviews were semi-structured in approach. The interview protocol served as a guide, but the questions were intentionally open ended enough to allow the interviewee freedom to answer the questions in his/her own way. Each interview took approximately 30 to 45 minutes.

Instrument pretesting.

In order to establish the effectiveness of the interview protocol, the instrument was pilot tested on a Portland adult student volunteer. The pilot test was used to determine the effectiveness of the instrument in getting at the issues of importance, to insure that the interview questions were organized in a manner that allowed for an orderly and natural interview discussion, and to ensure that the interview could be conducted in a reasonable amount of time. The interview protocol was found to be acceptable.

Field procedures.

Six interviews were conducted with adult students enrolled in the MCL program at Concordia-Portland. All interviews were tape recorded, but anonymity was assured to encourage open responses. The interviews took place on the

Concordia-Portland campus. The interview protocol served as the guide to the interviews, but the interviews were allowed to proceed in as natural a manner as possible. Thus, the order of the questions often changed to allow the interview to flow naturally, but the protocol served as a reminder to the interviewer that all relevant issues needed to be addressed.

Research Questions and Data Analysis

The data were analyzed in relation to the two research questions the study was designed to address: 1) What are the factors that influence an adult student's decision to stay or drop out of a program prior to completion of the undergraduate degree? and 2) how do these factors interrelate to influence a student's decision to persist or drop out?

The IQA process automatically resulted in answers to these questions for the focus groups. The first question (what factors?) was answered in the AD, and the second question (how do factors interrelate?) was answered in the IRD.

However, in order to use the IQA process to analyze the interview data axial and theoretical coding procedures must be utilized to put the data into a suitable format. The applications of these procedures began by having the taped interviews transcribed. Then, using the AD's and SID's from the focus groups as a sensitizing framework to guide the logical process, the transcripts of the student interviews

were coded in relation to the two research questions. (While reading the transcripts, the researcher identified text that related to either of the two research questions by marking them with highlighting pens.) After the interviews were coded, the relevant text from all of the interviews was grouped according to: 1) text identifying affinities, and 2) text identifying relationships between affinities.

The pieces of text identifying factors that influence the attrition decision process (research question 1) were grouped together into affinities, much like what was done by the focus group participants. This resulted in an AD created from the interview data. The pieces of text from the interviews that identified relationships between affinities were grouped and analyzed so that a tally of “in and “out” arrows could be compiled and an IRD constructed. The data in the IRD, as with the focus group data, was used to construct a SID from the interview data.

After the construction of an AD and SID from the interview data, the information from the interviews could not only be used to provide a deeper understanding into the thoughts of students that the focus groups are not able to provide, but this important data set could also be treated like that from an additional focus group. Thus, the data gathered from the interviewed students could be included with the data gathered from the focus groups to construct a consolidated model thereby using information from all of the participants of the study.

The result of this process was the construction of a consolidated SID that assimilated all the data gathered in the study and represents a model of the adult student's attrition decision process. This was accomplished by reconciling the data generated by the three focus groups and the interviewed students (treated as a group) into a single consolidated model.

In order to accomplish this task several issues had to be addressed. First, as would be expected, the different groups often gave different titles to affinities that a review of the underlying comments clearly indicated were either the same issue or very closely related. A judgment by the researcher had to be made as to when the differently titled affinities actually represented the same subject matter. In most cases, the underlying comments provide sufficient guidance to make a rational defendable call.

Secondly, there were affinities identified by only one group. This presented a question about what to do with these unique affinities: ignore them or include them into the final model. These affinities (there were only two) represented real issues identified by the groups who identified them and they were important pieces in the groups' individual SID's. Since they were real data, it was determined that though affinities identified by only one group should be considered with more caution than affinities identified by two or more groups, they still should be included into the final model. No data were ignored.

The final, and perhaps the most difficult, issue to resolve was the determination of the relationship between affinities required for the construction of a consolidated IRD. For many pairings of affinities, the groups did not agree as to the directionality of relationship. The usual IQA process allows the participants to vote for the determination of directionality between each pair of affinities with the majority ruling. To solve the dilemma the general IQA voting principal was carried forward. Each group (the three focus groups plus the student interviews representing one group for a total of four group votes) represented one vote. The affinity relationship directionality of the majority of the groups was accepted for the construction of the model as in the normal IQA process.

While the process was admittedly not perfect, the resulting model incorporated the collected wisdom of all the study's participants. To ensure this, a further check was made to determine that the consolidated model respected each of the group's individual SID's. To verify that the final model did not contradict any of the group's individual SID's, the driver/outcome affinity designations utilized in the consolidated SID was compared to the designation given to each of the affinities in each of the group's individual SID's. Except for a couple of minor instances, there were no serious disagreements as to the general driver/outcome designation, and no group's individual SID was violated by the consolidated model. The resulting consolidated model of the adult student attrition decision process was

constructed from information provided by adult students themselves. The model not only addresses a serious gap existing in the literature on the subject of attrition, but also provides useful guidance to both adult students and college personnel who work with them.

Chapter 4: Findings

This chapter presents the findings, which were derived from the focus group and interview data collected from adult students enrolled in the Management, Communication and Leadership (MCL) program, a BS in business degree completion program at Concordia University, Portland, Oregon (Portland). As discussed in Chapter 3, a similar study was conducted earlier with adult students enrolled at Concordia University in Austin, Texas (Austin). This earlier Austin study served as both a pretest for the methodology used in conducting the Portland focus groups and as a sensitizing framework to analyze the Portland data.

The Portland portion of the study collected data from 22 students participating in two focus groups and from interviews conducted with six individual adult students. The Portland focus groups were led through the Interactive Qualitative Analysis (IQA) process as a replication of the previous Austin study, and the six adult students were interviewed individually to obtain more detailed information about the affinities identified in the Austin model and the relationships that may exist between those affinities.

The results from the two Portland focus groups are discussed first, followed by a discussion of the data collected from the Portland interviews. Lastly, the datum from these three Portland groups were merged with the data collected from

the original Austin group to produce a single Adult Student Attrition Decision Process model that reflects the collective wisdom of all participants at both schools.

This study was designed to gain an understanding of the attrition decision process of adult students enrolled in undergraduate programs in order to advance the understanding of student attrition and to provide guidance to both school administrators and adult students so that actions may be taken that may reduce attrition rates. The data gathered were analyzed to answer the following research questions:

Research Question 1: What are the factors that influence an adult student's decision to stay or drop out of a program before completion of the undergraduate degree?

Research Question 2: How do these factors interrelate to influence a student's decision to persist or drop out?

The IQA process was used to collect, code and analyze the two Portland focus groups' data to produce an Affinity Diagraph (AD) and a System Influence Diagraph (SID) for each group. The replication of the IQA process, as used in the Austin portion of the study, with the Portland focus groups of students was conducted in order that further information relating to the research questions could be gathered.

The Austin data also served as the basis to construct the interview protocol (See Appendix B), which was used to interview six Portland students. The data collected in the individual interviews were also analyzed using the IQA techniques to provide more detailed information of the affinities and their interrelationships than could be obtained from the brief response cards generated by the focus groups.

From the collected data, the IQA process resulted in the construction of the SID, which is a type of path model that attempts to explain the relationship between factors in a "cause and effect" chain of influence. The models from each of the focus groups and the interviews (treated as another group) were compared to the earlier Austin model for similarities and differences. Finally, the information obtained from each group was consolidated into a single model of the Adult Student Attrition Decision Process (ASADP), which summarizes all of the wisdom offered by the adult student participants of this study.

The Portland Focus Groups

Each of the two focus groups from Concordia Portland were led through an IQA exercise similar to the one conducted with the original Austin focus group. One group of Portland students (Portland 1) was in the latter stage of the MCL program. The other group of Portland students (Portland 2) had just begun the program. As with the Austin group, both Portland focus groups responded to the

prompt: "**What are the issues or concerns that come to your mind when you think about being a non-traditional student.**" The term "non-traditional" was defined as any student over the age of 24. All of the students in both of the groups fit that definition.

A major advantage of replicating the IQA process was that each focus group was free to generate its own data independently without reference to either the Austin group or the other Portland group. In addition, since the two groups were at different stages in the MCL program, it allowed for the possibility of differences tied to the length of time in the educational process to emerge.

Results from the Portland 1 MCL Students

The first Portland focus group met as part of a regularly scheduled class. This group was in Module 9 of the 12-module program. The title of the course was Production and Operations Management and the data were collected as part of a TQM demonstration. This group of students was significantly closer to the end of their educational program than they were to the beginning. Many would be graduating within six months from the time the data were collected. There were 13 students in this group, consisting of nine males and four females. The data were collected over three consecutive Wednesday evenings from May 11 to May 25, 1999.

The first meeting took place on the evening of May 11, 1999. The students were asked to respond to the prompt by writing responses on 4X6 “post-it” notes. The responses were displayed on the whiteboard in front of the room. After all responses were posted, the group was instructed to group the notes into themes or affinities. The group then named the affinities. This open coding process served to answer the question: What are the affinities? The results of this process yielded eight affinities: 1) Time Management, 2) Balancing Responsibilities, 3) Return on Investment, 4) Financial Concerns, 5) Fear of Not Meeting Expectations, 6) Personal Growth, 7) Goal Attainment, and 8) Inadequate Services. (See Appendix C for Portland 1 Affinity Diagraph.)

Discussion of the affinities.

Affinity 1: Time Management

Sub-affinities: Searching for time, Time strategies, and Long days.

Representative Statement: *Is this the end: What to do with my time when it is all over?*

Going to school represents a further imposition on a busy adult’s time. Examination of the underlying responses revealed that this affinity is a composite of three sub-affinities: Searching for time, Time strategies, and Long days. Responses such as *Having free time for myself, Finding time for homework, Time*

requirements and constraints, and *Sleep is limited* all indicate that adult students are continually looking for time to fulfill all the tasks that confront them. However, finding time is rarely a possibility; students must make time. They must learn the art of *Time management, Flexible schedules* and *Discipline Structure* if they are to successfully handle this problem of too many things to do in a given amount of time. Even with time strategies, there is no getting around the fact that *Night classes make for long days,* as do homework assignments after a hard day's work, a tough commute home, feeding the family and so on. Indeed, students may even find *sleep is limited.*

Affinity 2: Financial Concerns

Sub-affinities: Cost and Difficult financial decisions.

Representative Statement: *Cost of education for me vs. my kids*

There are two sub-affinities identified from the data concerning finances: 1) the financial cost of going to school, and 2) the difficult decisions that must be made when one has limited financial means. These students were concerned about the *Cost of education,* and as the opening response indicates, the fact the cost of their education forced them to make difficult choices due to *Money constraints*. The money spent on education often meant there was not money for some other priority. Again, as the opening response suggests, some students found these choices to be quite difficult ones indeed.

Affinity 3: Fear of Not Meeting Expectations

Sub-Affinities: Fear of failure, Fear over ability, and Fear of making a long-term commitment to one's education.

Representative Statement: *Fear of failure*

Many times groups titled the affinity after one of the responses or a close approximation of one of the responses that best captured the concept of what the overall theme of the affinity was. The title given by the group to this affinity was interesting since no response was easily identifiable as the source for the name of this affinity. This affinity seemed to be made up of various fears that together add up to a fear of not meeting expectations. The question was: Whose expectations? Are they the student's expectations, the school's, or someone else's? The search for sub-affinities under this heading lead one to believe it is the student's fear of not meeting his/her own expectations as the underlying statements demonstrate: *Fear of failure, ability to "make the grade," forgot how to study*, and *a serious commitment.*

Affinity 4: Inadequate Services

Sub-Affinities: None.

Representative Statement: *Hours of service not equal*

This was a one-dimensional affinity. It was a complaint that the school did not appear to be as concerned about the adult students who attend classes at night

as they were about the traditional population who attended primarily during the standard daytime schedule. This affinity seemed to share some emotions with the Austin group's Expectation of the School affinity. Here, however, the expectations turned from expectations to negative experiences. After more than a year in the program, these students apparently moved from inexperienced concerns to experienced annoyances. Some were no longer concerned, but angry instead. Responses such as: *Lack of dedicated services; Ability to use university equipment ect.; Student services not geared to the hours I am here during the summer i.e.: cafeteria, bookstore; Lack of services library, cafeteria* indicated that at least some of the students have had negative experiences in their dealings with the school. School administrators should be mindful that adult students are much more experienced consumers and expect treatment equal to that offered in the traditional program.

Affinity 5: Goal Attainment

Sub-Affinities: Goal orientation and Better job opportunities.

Representative Statement: *Achieve Goals*

This affinity indicated that adult students go to school for practical purposes. They pursue education in order to achieve goals and are *goal oriented.* A major part of these goals pertains to current or future employment opportunities as indicated by responses such as *networking opportunities,* and *reentering workforce*.

Affinity 6: Balancing Responsibilities

Sub-Affinities: Family relationships and Managing work and school.

Representative Statement: *Priorities in life will have to shift to accommodate*

The affinity Balancing Responsibility includes two sub-affinities that were identified as separate affinities by the Austin group: 1) family relationships and 2) the ability to manage work and school. Responses such as: *Having my wife ask "Who are you?"; Taking care of your family; Paying enough attention to wife and kids; Support of family;* and *Balancing school and family* made it clear how important family relationships were to the adult students with family responsibilities. While other responses like: *Job performance may suffer* and *Balancing work and school* indicated that maintaining one's current job/career was also an extremely important priority. Other responses indicated that working adult students with family saw all three areas vying for time and attention as the following responses demonstrated: *Balancing full-time work, full-time family, and full-time school* and *Work, family, and school balance*.

Affinity 7: Return on Investment

Sub-Affinities: Future value of the degree and Program quality.

Representative Statement: *Will degree offer me what I expected to gain from it in the beginning?*

Adult students are making great sacrifices to go to school. They fit the demands of their education into their full schedule and strained finances. Moreover, it is not just the students who have to make sacrifices while they are in school; their families and their employers are also often called upon to make allowances. It has to be worth it! They engage in a cost-benefit analysis. The perceived benefits have to be greater than the costs. The costs are current and well known to the student and are represented in many of the previously discussed affinities. Many of the benefits are expectations of the future and therefore, not nearly as concrete. The pursuit of education requires both delayed gratification and faith in a better future because of getting a degree.

One aspect of this affinity was concern about future value of the degree. Responses like: *Will it pay off?; Value in job market; Will degree offer me what I expected to gain from it in the beginning?* clearly indicated that students worry that the degree may not open the doors in the labor market that they hope it will. Tied to this concern about future sheepskin benefits were more immediate concerns about program quality. Some responses implied that students were concerned that poor program quality would adversely affect their ability to make their degree pay off. This sentiment was expressed in the following: *Quality of education; Not as important/recognized; Will degree be as valuable as a "traditional" degree; LET DOWN*; and *2nd place*. Again, there was a comparison with the traditional delivery

system and a fear that employers would view the accelerated program less favorably. One response took the other side of the coin, it read: *Better than regular college.*

Affinity 8: Personal Growth

Sub-Affinities: None.

Representative Statement: *Change you can grow from*

While most benefits of a college education are viewed as coming down the road in the form of future job opportunities, there is at least one immediate benefit that students feel at the same time that they are incurring the tremendous costs of going to school. The affinity Personal Growth took its name after one of the responses. The other responses: *Expands thoughts*, *Interpersonal skills* and the question *Is there inner discipline to give 100%?* all indicated that students find personal value in the pursuit of education as a means of personal growth.

Identifying the relationships and creating the SID.

The next Wednesday evening, (May 18, 1999) the group took up the task of identifying relationships between the affinities identified the previous week. As was done with the Austin focus group, the Portland 1 students were asked to consider each pair of affinities and determine if any relationship existed between the affinities. This process was facilitated by giving each student a blank

Interrelationship Diagraph (IRD) matrix with every affinity listed down the left column and then again across the top row. This part of the IQA process was conducted by dividing the class into two groups to discuss the relationships. This process is similar to theoretical coding, and is designed to investigate the cause-and-effect relationship between the affinities. If they determined that two affinities were related, the students were required to indicate the direction of the relationship by asking themselves "what causes what?" or "what leads to what?" and indicating their conclusion by marking an "up" or "in" arrow on the IRD matrix sheet. After each group had finished this task, the two groups were brought together as a class and the relationships were discussed as needed. Any continuing disagreements were put to a class vote. After all relationships were decided upon, this portion of the exercise was completed for the night. (See Appendix D for Portland 1 IRD matrix.)

The data in the group's IRD were later analyzed to designate the driver and outcome variables. This process resulted in the following summarized Portland 1 IRD Analysis (Table 4-1).

Table 4-1: IRD Analysis: Portland Focus Group 1

Affinity	Up Arrows	In Arrows	Net	Designation
Time Management	4	1	3	Intermediate Driver
Balancing Responsibilities	3	3	0	Intermediate Outcome
Return on Investment	0	7	-7	Primary Outcome
Financial Concerns	2	0	2	Intermediate Driver
Fear of Not Meeting Expectations	5	0	5	Primary Driver
Personal Growth	2	3	-1	Intermediate Outcome
Goal Attainment	1	4	-4	Intermediate Outcome
Inadequate Resources	1	0	1	Driver (Unassociated)

From the data, the SID was constructed (See Figure 4-1). This SID was presented to the class the next Wednesday evening (May 25, 1999) for discussion and debriefing. The group accepted the model as a reasonable depiction of their views.

Interestingly, Portland 1 identified fear as an important motivating factor in an adult student's attrition decision process, and they identified the affinity Fear of Not Meeting Expectations as the primary driver. These fears manifested themselves as Time Management problems (an intermediating driver). To follow this strand, Time Management issues could have an impact or combination of impacts along three routes: Personal Growth, Balancing Responsibilities, and/or Goal Attainment, which were all identified as intermediate outcomes. These intermediate outcomes all centered around the Balancing Responsibilities affinity that had the potential to

affect either of the other two. In other words, the ability to successfully balance work/school/family and other responsibilities will influence a student's sense of personal growth and/or his/her feelings toward goal attainment. Any of these intermediate outcomes can affect the ultimate outcome of Return on Investment. Presumably, if a student feels the benefits are no longer worth the costs, the student will withdraw from school. Another strand of impact was through Financial Concerns. Such concerns can have a direct impact upon the Balancing Responsibilities affinity, which as before can continue directly to affect the outcome of Return on Investment.

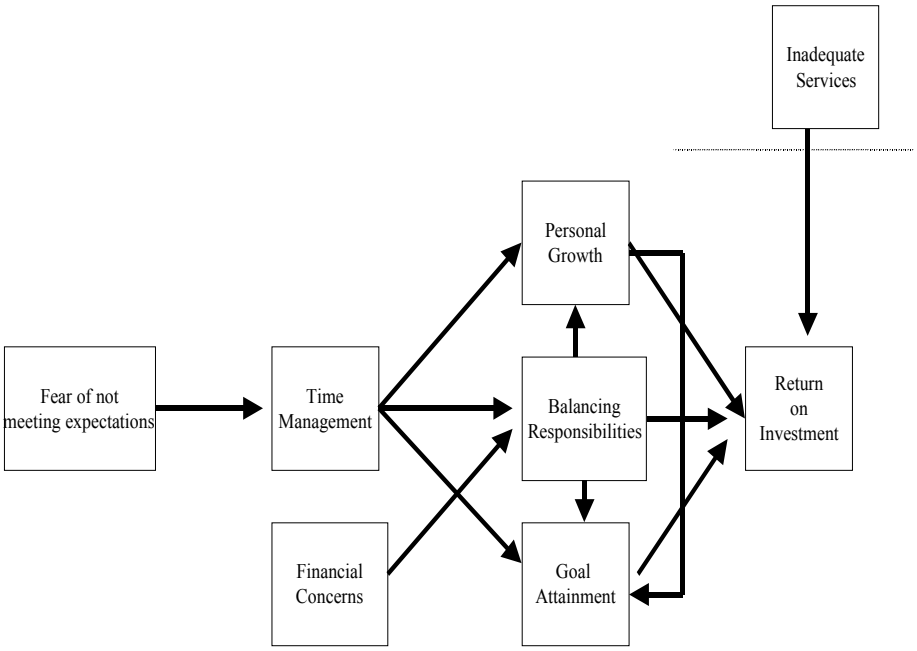

Figure 4-1: Portland 1 System of Influence Diagram (SID)

An interesting third route to the primary outcome of Return on Investment can be through the affinity Inadequate Services. Dissatisfaction with the school (and presumably the reverse: satisfaction with the school) can have a direct impact on the cost-benefit analysis conducted by students. The Inadequate Services affinity was not related to any of the other affinities. It was therefore designated as a driver, but it was not categorized as a primary driver or an intermediate driver because it is not affected directly or indirectly by any other affinity, nor does it affect any other

affinity other than the ultimate primary outcome. However, with the responses that make up this affinity being so strident, it was impossible to ignore. It may be best to view it as a primary driver that has no indirect intermediation on the ultimate outcome.

Results from the Portland 2 MCL Students

The second focus group met as part of a regularly scheduled class on Group Processes and Communications. This is the first course in the 12-course program. The focus group consisted of nine students in total, made up of six females and three males. The IQA process was conducted during parts of three class periods that took place on September 13, 20, and 27, 1999.

The first meeting took place on the evening of September 13, 1999. During this meeting, the group was asked to respond to the issue statement. They then grouped responses and named the groupings. The results of the focus group produced six affinities: 1) General Education Concerns, 2) Self Assessment, 3) Financial Concerns, 4) Time Management, 5) Stress, and 6) The Objective. (See the Appendix E for Portland 2 Affinity Diagraph.)

Discussion of the affinities.

Affinity 1: General Education Concerns

Sub-Affinities: Course availability, Quality of Program, and Guidance from the school.

Representative Statement: *Time of day and frequency of classes*

This affinity represents concerns one would expect from students starting a new program. The underlying theme of this affinity is concern about whether the program is right for them. However, evaluation of the responses included under this heading indicates that this area of concern is made up of three parts: 1) the concern over course availability; 2) concern over the quality of program; and 3) concern over the level of help they will get from the school.

Responses like *Time of day and frequency of classes*, *Fewer class options*, *Do credits transfer from other colleges?*, and *Flexibility of class scheduling* indicated that a number of students had concern over course availability. This is understandable because working adults have limited flexibility in their schedules. Class times, length, and frequency are the prime concerns of busy adult students. Also, since few of the students can get enough college credits from the MCL program alone in order to graduate, there was concern about where and how they will get the other credits necessary for graduation. At Concordia, the MCL students can earn additional credits by taking weekend seminars or night classes delivered through the traditional format at the school. Credits can also be transferred in from

other schools. Nevertheless, the scramble to find courses outside of the MCL program added to the burden of students trying to complete their degree.

Another sub-affinity was concern over program quality as indicated by responses like: *Applicable/current information* and *Appropriate curriculum*. While the time of day that a class was offered was crucially important, students still cared about the quality of education they received.

The final sub-affinity was concern about whether they will receive help from the school. This concern was represented by a lone response that said simply: *Guidance counseling.*

Affinity 2: Stress

Sub-Affinities: Short-term stress and On-going stress.

Representative Statement: *Not feeling overwhelmed*

Clearly, maintaining adult responsibilities is stressful; most adults have full lives to begin with before becoming students. When adults add the student role to the many other roles they maintain, they have also added an additional area of stress. The two responses under this heading indicate students may suffer from both a short-term stress of *information overload* as they try to master the subject material of the particular class or classes that they are currently taking, and an ongoing stress of *Not feeling overwhelmed* as they try to maintain an equilibrium in their lives.

Affinity 3: Financial Concerns

Sub-Affinities: Ability to pay, Sources of funding, and Employer support.

Representative Statement: *Pay for tuition and not go broke*

Education is an expensive proposition in almost any setting. Concordia is a small private university that charges higher tuition than that charged at the state-supported schools. Students must find the needed financial resources somewhere. Review of the responses included under this affinity indicated that the financial concerns the students have revolve around three related concerns: 1) the ability to pay; 2) locating sources of funds; and 3) acquiring employer support.

Pay for tuition and not go broke indicated that at least for some students the financial cost of going to school was a burden, and that ability to pay was an obstacle for some students. *Don't qualify for grants based on income so must do loans* demonstrated that some students must search for ways to pay tuition. There are a number of sources of funds available: grants, loans, employee benefits. For some students there was some concern about going into debt, in particular, to finance their education.

The relationship between the adult student and his/her employer is very important. On one hand, many employers pay for some or all of an employee-student's tuition. Therefore, employers represent another source of funds. However, since an employee-student has obligations in both roles, an employer's support can

be more than just material. *Getting support from my employer - financial and moral* demonstrated the important role that the employer can play in the working adult student's pursuit of education.

Affinity 4: Time Management

Sub-Affinities: Amount of time, Balancing priorities, and Scheduling conflicts.

Representative Statement: *Balancing work, class, homework, social*

Even though an adult has taken on the responsibility of going to school, he/she still desires to maintain the other aspects of his/her life. This presents the struggle to find time that was identified by every group of adult students in this study. Time appears to be the major bottleneck in an adult's pursuit of education. The responses from this group of students indicated that time management was a three-fold problem. First was the simple fact that there are only seven days in each week and 24 hours in each day. Therefore, one problem was the amount of time available to accomplish all that needed to be done each day. Two responses simply read: *Time* and *Getting to bed after 10:00 PM* both of which give the sense that there just does not seem to be enough time in the day for working adult students to do everything being asked of them. Adult students must learn to manage this limited commodity.

Another problem included under this affinity heading was best summed up by one response: *Balancing Priorities*. School becomes another ball that students try to keep up in the air for their juggling act. A number of responses indicated that the areas of priority that make demands of an adult student's time include family, work, social, and school.

Finally, balancing the demands on one's time is not always possible. Sometimes a student has to choose between competing demands for the same moment of time. These times of *Scheduling conflicts* represent possible crises points for the adult student because a person cannot be in two places at one time. There may not be a way to manage or balance the time demands. Sometimes tough choices have to be made and something has to be dropped. This could represent a crisis point depending upon the severity of the scheduling conflict.

Affinity 5: Self-Assessment

Sub-Affinities: Insecurities and Fears.

Representative Statement: *Am I professional enough for this course?*

This is an interesting affinity, where the students conduct a self-examination and ask: Can I do this? The Self-Assessment affinity appears to be a combination of two sub-affinities: 1) insecurities, and 2) fears.

These students expressed insecurity and fear over a number of issues. One area of concern was about their academic abilities (*Inability to write* or *Study*

skills). Another area was personal attributes such as memory and age (*I wonder if my memory is good enough for finals* or *Looked at as too old to just now be graduating*). Still another was about getting along with peers (*Lack of peer support, specifically covering material*). Finally, there was concern about themselves (*Am I professional enough for this course?).* These areas of concern were all part of a self-examination that the students apparently engaged in as they tried to determine if they were up to the task that lay before them as they returned to school.

Affinity 6: The Objective

Sub-affinities: None.

Representative Statement: *Actually, I'm not really worried.*

This affinity was made up of only one entry. Since there was only one response for this affinity, it was discussed whether it should be ignored. Surprisingly, a majority of the students adopted it and indicated that it did in fact represent a goal that they wanted to achieve. It was not their current state (as it apparently already was for the author of the statement), but it was a state that the rest of the group desired to reach.

Identifying the relationships and creating the SID.

The second meeting took place one week later on September 20, 1999. On this evening, the Portland 2 student group was divided into two groups. Using a

blank IRD matrix, each group was asked to compare each affinity with every other affinity (two at a time) and determine if a relationship existed between the affinities by marking an “up” or “in” arrow in the appropriate box, just as had been done with the previous Portland 1 group. After each group had finished with the comparisons, both groups were brought together again. The relationships were then discussed as a class. As usual, in cases where the groups differed as to whether a relationship existed, or which direction the relationship ran, the issue was discussed in detail with reasoning presented from both sides. After discussion, a class vote was taken. This group process resulted in a final IRD matrix (see Appendix F for Portland 2 IRD matrix) that was largely acceptable to the whole group. The group produced IRD matrix was then analyzed by the researcher and driver/outcome designation was assigned to the various affinities. The results of this process are summarized in the IRD Analysis. (See Table 4-2).

Table 4-2: IRD Analysis: Portland Focus Group 2

Affinity	**Up Arrows**	**In Arrows**	**Net**	**Designation**
Time Management	2	2	0	Intermediate Driver
Stress	1	4	-3	Intermediate Outcome
General Education Concerns	4	1	3	Primary Driver
Self-Assessment	3	1	2	Primary Driver
Financial Concerns	4	1	3	Primary Driver
The Objective	0	5	-5	Primary Outcome

Based upon this information the SID for the Portland 2 focus group was constructed (See Figure 4-2: Portland 2 System Influence Diagram). The SID was presented to the focus group for discussion and feedback on the last meeting, which took place on September 27, 1999. The group indicated that the SID was reasonable.

An interesting thing about Portland 2's model is that all of the drivers are concerns. It is a model that seems to center around the affinity the Austin group called Initial Apprehension. Like the Austin group, the Portland 2 students had recently started in their program; in fact, they were in the first module of the MCL program. Their SID identified General Education Concerns, Self-Assessment, and Financial Concerns as primary drivers. These concerns about money, the school, and self form a feedback loop. A feedback loop suggests that when one part becomes stimulated by some occurrence or event, a chain reaction may be initiated that can feed on itself until it grows into an unmanageable situation.

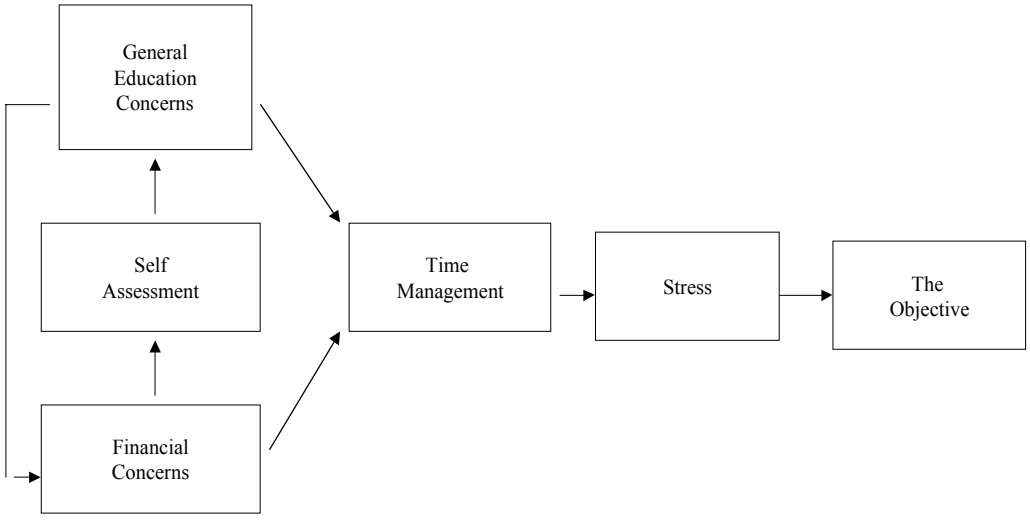

Figure 4-2: Portland 2 System Influence Diagram (SID)

The SID indicates that this feedback loop will most likely spill out as a Time Management problem, which was determined to be a mediating driver. If the student is unable to cope with the Time Management issue, not surprisingly, Stress develops. Stress, however is only a mediating outcome. If the student is unable to manage the stress, the outcome of this process is lack of achieving The Objective (freedom from stress and worry and the development of some level of emotional equilibrium). Presumably, if stress continues to build, at some point the student could choose to drop out.

Results from the Interviews

To further triangulate the data gathered from the focus groups, six adult student volunteers were interviewed. The purpose of the interviews was to gain further insights into the responses gathered from the focus groups. Interviews allowed the students to go into detail about their experiences. The information provided by the interviewees was used both to provide further validation (or lack there of) of the affinities identified by the focus groups, and better explain how the affinities may relate to one another in a way that a brief statement on a "Post-it" card and the IQA process is unable do.

The interviews took place with the aid of a protocol designed from the information gathered from the Austin focus group. The protocol consisted of a series of open-ended questions. The questions were directed at each of the two primary research questions: 1) what are the factors that influence an adult student's decision to stay or drop out of a program prior to completion of the undergraduate degree? and 2) how do these factors interrelate to influence a student's decision to persist or dropout?

While the interviews were more directed than the focus groups, since the interviewees were asked about affinities previously identified by the Austin focus group, they had the advantage of eliciting responses that provided a richer meaning to the affinities and a deeper understanding about the relationships between them.

As well, every interviewee was invited to discuss any additional issue(s) that he/she felt confronted adult students, but had been left out of the interview. In this way, each interviewee was given an opportunity to generate new information.

The six students were all over the age of 24 and currently enrolled in Concordia Portland's MCL program. They were told that the interview was related to a study about adult students and why some students choose to drop out. The students were at various stages in the program and signed a consent form (See Appendix A). The interviews generally took about 30 minutes each, although the students were given all the time they wanted. At the end of the scripted questions, each student was asked if there was anything that he/she would like to add that had not been brought up. The interviews were tape recorded, and the tapes of the interviews were later transcribed. The transcripts were then analyzed by marking the text according to how responses related to either of the two research questions.

Discussion of affinities.

The collected texts pertaining to the first research question amount to an axial coding of the data and are an answer to the question of: What are the factors that lead to a decision to drop out? The text pieces were sorted by affinity and further examined for sub-affinities that help to further define the range and meaning of each of the affinities. Support for all of the original affinities was found in the

interviews. As well, an additional affinity, not mentioned by the earlier Austin group, emerged from the interview data.

Affinity 1: Expectations of the School

Sub-Affinities: Ease of process, Organization of program, Relevant curriculum, and Caring.

Representative Statement: “It’s organized and I haven’t had any problems with anything.”

Adult students are much more savvy consumers of goods and services than traditional-aged students. More years of experience in the world of work and commerce have exposed them to the give and take of the market place. Traditional-aged students who enter college directly from high school may tend to view college more as an extension of compulsory public education at the K - 12 level, where their experience is that a student must often accept what is offered them as a matter of course. However, adults view school as another service for which they are paying and expect value for payment. They demand that the school be geared to meet their needs.

Comments made about Expectations of the School indicated that the major expectation adults have for the school is the reduction of time eating hassle factors. Time was the commodity identified by the students in every focus group as the most precious. Sub-affinities identified from examination of the texts appeared to

be expectations of: 1) ease of process; 2) organization of program; 3) relevant curriculum; and 4) caring.

Presumably, every student would prefer that the required interactions with the school be as pain free and least time consuming as possible. However, while all students may desire this, the adult interviewees expected it. A student without a job, spouse, or children may be willing to put up with a daylong registration procedure, but many adults will not. As one student said

> "I didn't, couldn't afford the time that a bigger school would require for the politics of getting into classes and doing financial aid, if that was going to be an issue, or getting transcripts, or any of that."

The adult students expected the school to understand their time constraints and to simplify processes if they wanted their business. "I think the simplicity of the process (financial aid was being discussed) especially for adult students is imperative because of the time that it takes as an adult to do your tasks." This student went on to say: "I chose to come into a smaller school. I might pay more, but it was worth it not to have to fight, because I didn't have the energy for school."

The students also had expectations about the organization of the program, especially about being able fit it into their busy schedule. For most working adults this usually meant being able to take classes at night and/or weekends. The expectation of one student was:

> "That it would be a program that I would be able to coordinate with the rest of my life. With the rest of my adult life, and that it was set up in such a way, it had to be set up in such a way that I could still work full time and take care of everything that goes along with that as well as time for study, family, friends, and things like that."

Another student who had dropped out of a traditionally formatted program said:

> "I like the MCL program because it's a pretty intense 4 hours of class each Monday night, but we have the rest of the week to focus on getting our course work done. I think it's more manageable. Don't get me wrong, there's plenty of course work to do. There's plenty of reading, plenty of research, and course work, but being able to do it at home as opposed to coming in and giving up more time in the classroom. That takes away from your time from actually doing your homework. So, I like the MCL program, the way it is set up."

A third student had this to say:

> "If it's not offered at night, I don't think they would be able to do it because of work.... If it was only the way it used to be of just being traditional students, anytime class was offered you went. This is impractical anymore. Nobody has that kind of time."

A third category of expectations was about the relevance of the curriculum. Perhaps all students have issues with the required courses in a degree program, but adults bring a world-view built around actual work experiences. They wanted to be able to see how all required courses could either be applied directly to their current work situations, or had application to the careers they were aspiring to obtain in the future. Unlike most traditional students, adult students can go to the office the next day and see if last night's class time contained anything they can use in a career currently in process. One student expressed this in the following:

> " Content. I mean content of adult programs is really important, and I think it is important that programs remain updated and take a look at what is going on in the world today. I mean management and what qualities, or what tools an individual needs now to succeed in management, or in leadership, that maybe wasn't so evident 5 years ago. I think it is important to reexamine the program on a regular basis and keep it up to date."

The interviewees expressed a desire to have course content and that was current, and they validated the content by comparing it to their experiences from "outside" the classroom. They also expressed appreciation for having class information confirmed by people who are actively involved in the real work world, whether it be from instructors who have outside experiences or from fellow students. One student said of an instructor: "Having this type of program where you have, like D'norgia (an adjunct instructor), she's working in the mainstream and then she's teaching." Another student discussed being in a classroom with fellow working adults:

> "Because they are all having these experiences, case studies that you're reading about, you're actually sitting next to someone that's living it... I think discussion meetings are so valuable, unlike traditional classrooms. I think it would be very sad if everything became like a traditional classroom where it was 'this is your assignment, this is what you do' a lecture and that's it. Because at this point in life, educationally, your mind starts to process differently."

The final sub-affinity found within the Expectations of the School affinity was the expectation by the adult students that the school should be understanding, caring, and helpful. A student commented: "I think smaller schools cater better to adult students...that nurturing". Other students had suggestions about how the

school could make the lives of their fellow adult students easier: “I think having, maybe establishing counselors or advisors that would reach out to them more....peer mentors would be better.” Another student offered the following:

> “I think it would be really great if they worked at possibly daycare or an evening-care program like almost a daycare center where people who have kids could deposit their children for 4 hours while they were in class.”

Moreover, while they wanted classes to be offered at nontraditional times, they still wanted the school to recognize them as full-fledged students. The fear of being second-class students seems to be always lurking in the minds of adult students in non-traditional programs, and they are always looking for evidence that the school views them as such. One student put it this way:

> “I think maybe feeling if you go at night, that some may be feeling less of a unit of the school. I know we have talked about that in class as far as we’ve kind of joked that: ‘Oh, we are only the night students’.”

Affinity 2: Practicality of the Degree

Sub-Affinities: Marketability, and Applicability.

Representative Statement: “I know that it’s important for me to get further into higher management that’s going to be required, it’s going to be a requirement.”

The interview responses indicated that students define the Practicality of the Degree in two ways; 1) Marketability - that the degree will lead to better job prospects in the future, and 2) Applicability to current or desired work situations.

A primary motivation for adult students to return to school was expressed by one student who said: “I need to finish my degree in order to either have a better opportunity at the company that I’m at or to look for new work elsewhere.” This hope for a future payoff was mentioned by every student interviewed. They all said more or less the same thing, to get where they wanted to go, they believed that they needed to have a college degree. This sentiment is expressed in the following examples:

- “Going to school to me just simply makes sense. If you want a better job, or if you want to change careers, or if you want to make decent wages, from a practical standpoint you need to go to school.”

- “And, I think there is definitely a feeling about a degree no matter how talented you are and bright you are, and how well you know business. I think there is a certain amount of; it’s just not a feeling, its Human Resource Departments mainly. When you send in your resume anymore, you’re only part of a formula. If you don’t have your degree, it doesn’t matter what the rest of it says.”

- “Maybe those students can afford to say that (wonder if the degree is practical or not) and they can go from one position, possibly going into a management position without going for that degree...I need it. Yes.”

- “I think that people see that it’s going to be a huge benefit to them later on. You know, they need it”.

- “Some of the younger folks are looking at job opportunities, looking through the paper, and on the Internet, at new jobs, at new careers, and they’re realizing that if they don’t have the degree they’re not really going to be considered, and that’s their motivation.”

Nevertheless, adult students are also seeking immediate benefits from their education. They want information or knowledge that they can use now, in their jobs, perhaps making them more valuable to their current employers.

- "Its brought up practically daily in our classes by some of the students. They want to see how this is going to work in their job. Definitely."

- "I think they want to see the quick turn around of how they can use what they are learning in the work place."

- "So, at the beginning it was kind of hard. Why am I taking these classes? ...I think that so far that almost everything has been applicable to what we do at work."

- "I was worried that we weren't going to learn a whole lot, that it wasn't going to be applicable to our jobs that we were currently in. The biggest thing that maybe I was worried about that it wouldn't apply."

- "You get practical kind of on-the-job training, if you will. It relates to not just the work you're doing, and where I work, I've used a lot on my job in the manufacturing atmosphere. It helps me relate to that better."

- "I think it gives, being in a management program, and being a manager, it gives me an opportunity to actually apply some of the things I do in class to what I'm doing and into my management style. So, in that respect, it's real helpful because I've got this situation here, the learning situation, and the other where I can actually apply it, so that's really helpful."

In short, adult students view a college degree as a good investment.

"But I know, there is not doubt in my mind, I know that it's going to more than pay for itself. It will. So, I'm not worried about it. I know it's an investment in the future."

Affinity 3: Insecurity Issues

Sub-Affinities: Academic abilities, Fear of repeating past failures, and Age issues.

Representative Statement: “Fear of failure. You know, your inadequacy issues.”

Returning to school awakens a number of areas of insecurity for adult students. One such area identified by the interviewees was insecurity over their academic ability. This took the form of a general concern about measuring up as stated by one student: “I questioned my abilities as far as do I have what it takes, just the way anybody would question.” Another student expressed his general sense of insecurity this way: “…a certain degree of uncertainty just, you know, it goes back to the thing, can I do this? Am I smart enough? Am I good enough?”

Other students focused in on specific perceived shortcomings such as the concerns raised by these two students:

- “If they don’t have the background that’s required, or if they are not good speaking as presenters. That might make them feel insecure.”
- “And I was a little apprehensive about the degree of writing and reading that you have to do because there is a lot of reading and writing involved-but that’s a good thing. I’m not the best writer, that’s why I was apprehensive.”

However, what one student called “Fear of failure” can make these concerns over perceived deficiencies worse. He went on to explain:

> "You know, your inadequacy issues. I think a lot of us, since we are completing a degree, at some point we were in school and then left the system for one reason or another; and it's basically that a lot of people around us, you know, completed and finished so there is a bit of insecurity there with returning to the system."

Unlike traditional students who are on their first go around in college, many adults were traditional students who have dropped or stopped out in the past. This past failure in college haunts them even more if they are currently working in positions where many of their colleagues have college degrees.

Another area of insecurity is age. Some of the students felt out of place- especially in mixed-age settings with traditional students. The norm of a traditional age for college, at least at the undergraduate level, appears to be a concept that still exists in the minds of many adult students. Two students had comments on this:

- "I felt uncomfortable when I had to take traditional courses to get extra credits being an older student in class with younger students."
- "I still feel a little apprehensive with my age, there's different factors like money, children, age, memory."

Affinity 4: Balancing Work and School

Sub-Affinities: Balancing priorities, and Fatigue.

Representative Statement: "Working does make it a lot harder, it truly does."

The Balancing Work and School affinity can best be expressed by the statement "makes for a long day." The issue arises because the adult student is

typically trying to accomplish two important objectives: succeed at work and succeed in school. The problem arises because both are time demanding, you cannot work on both at once, and there are only 24 hours in each day. Adult students exist in two worlds that often conflict. As one student shared: "I don't have the luxury to study at work, or write papers at work, or get on the Internet at work, so that's totally holding it's own." The responses seem to identify two sub-affinities of the dilemma: 1) trying your best to balance priorities while recognizing that workplace requirements ultimately take precedence, and 2) a fatigue factor.

The adult students wanted to do well in their classes. However, even in a program designed for adults, being able to fit educational pursuits into an already busy day is a difficult challenge. One student explained the realities of being a working adult:

> "I am a salaried employee, and I'm expected to work as long as it takes to get the job done, within reason. And my average is 50 hours a week and sometimes I work 60. And in fact, at one point in time I was also in the Naval Reserves so I was giving up one additional weekend per month, sometimes 3 days. And it makes it tough, it makes it tough."

Adult students who are working for their living are often put in a position of having to choose between getting a school assignment done or putting the time in on a project at work that also has a deadline. When that happens, work often wins at the expense of the school assignment, and students submit assignments that are

of lower quality than they know that they are capable of producing. Sometimes they even choose to settle for lesser grades. As one student explained:

> "...depending upon the kind of work you have, varied hours and varied projects and due dates, you can't dictate one for the other, and so that's a big challenge because if they happen at the same time, which happens a lot.... So when projects are due at work and projects are due a school, you ultimately, you almost always get the one for work done and do the best you can for school."

However, some students try to accomplish both without setting priorities. They hope somehow to make it all fit, until they reach a point where they just can not do it any more and fatigue sets in. The following student remarks described the difficulty adult student-workers face trying to balance the two demanding tasks of working and going to school:

- "You know on a regular 9 to 5, you still have the issue that you're working a job 9 to 5, whether it's mental or physical or what, there's still mental capacities you have to be doing. You still have to go home after that and drive to school, work for a few hours every night. I would say that it is a difficult thing to do."

- "Being stuck in traffic at 7:00 is stressful and then go on with your day and have to commute afterwards. Just commuting is stressful for anyone, and to be able to go home and unwind. And then, in my case, I would likely prepare a meal, and that's a good at least 2 hours. And then the studying. And there is only so much a person can do and they can achieve burn-out."

- "Just trying, you know, maintain a social life of sorts, a home life of sorts, a work life of sorts, my schedule is such that I have to get up really early in the morning, so when the class runs all the way until 10:00, I live in Vancouver (twenty miles away), it takes me, you know, I have to jump in the car and get home. I can't go to bed right away

because I'm kind of wound up and so this makes for a really long day for me."

- "I mean that's like working, working 5 days, going to a weekend seminar, and getting up and working 5 days. You know, that's like 12 days without a break, and at some point, I have to have a break. I just need some down time that doesn't involve books or study."

- "This person may have been exhausted from trying to maintain work and school and deal with other aspects."

Affinity 5: Time Management

Sub-Affinities: Balancing priorities, and Finding time to study.

Representative Statement: "And I work full time and that's a juggling act, and I'm married, so there's a lot of requests for my time."

It is not just the difficulty of trying to find a solution for the work/school conflict that many adult students face. As responses from all of the focus groups indicated, the students who have significant family commitments also must include the family in an even more difficult balancing act. For those students they must find time for work and school, while maintaining important family commitments. All three of these areas of life are important to them and require attention. In this Time Management affinity two sub-affinities can be identified: 1) balancing priorities and 2) finding time to study.

Many students brought up the difficulties that they face in finding a proper balance between the competing priorities in their lives as these responses point out:

- "Having enough time to complete the project if you have a family and work, it is really hard."

- "And school, I have to fit it between those two things (husband and work) with it being probably my biggest priority and focus."

- "...and I work full time and that's a juggling act, and I'm married, so there's a lot of requests for my time and so one of them being school would be a difficult one for me, not to enforce, but just to juggle it all."

Students without extensive family commitments were impressed by those who do and yet somehow manage it all:

> "One of our students has 3 kids and he's juggling soccer and wrestling and all kinds of extra-curricular activities, as well as coaching, as well as going to school and being a manager in the work place. I don't know if I could imagine doing that." (Sadly, the student discussed here ended up dropping from the program.)

Adult students live in a world where every minute counts. For working adult students with family obligations, every moment of time has to be accounted for, has to be used for something. Students struggle to find a way to fit school, especially the homework required, into an already full life. With so many demands placed upon a limited supply of time, students search for strategies that will hold things together. There is no easy solution, it requires trying to find a strategy that allows the student to carve out large pieces of time to put toward studies, when there are other, often more attractive things to do. The following describes the difficulty faced by many adult students:

- “It’s a time management question too. You know, I think it is just like, are there enough, will I be able to devote the time that is required to be successful? You’ve already got, I mean 40 to 50 hours out of your workweek that you can’t devote to study, so you really have to schedule your time around those hours from 6 to 10 in the evening and weekends. So you’ve got to be willing to sacrifice and got to be willing to kind of examine what you’re doing and be serious about it.”

- “The requirements for your time is in a lot of different directions, and they don’t overlap. In my personal life, my husband can’t go to work with me, he can’t go to school with me, he can’t sit down and study with me. The amount of time involvement in each of these places...”

- “I think that is the most difficult thing about the whole program is getting into a habitual mode to, you know, read at a certain time every night, or set aside time to do certain things, especially in the spring when we are having good weather or wanting to spend time with family or working in the yard or things like that. There’s always something else you can do besides study and time management I think is a difficult thing for adult students.”

- “Well, I would have to say they would need to divide up their time between work, children, exercise, any extra curriculum that they want to be studying on their own. And that takes a lot of effort to look at what they need to prioritize, how many hours they need to work, studying, exercise, spending time with children, and all of the, you know, the things that they require, that they need. Boy Scouts. There is more pressure. They’re not out partying.”

- “I think it’s not allotting the time, or not being able to, or the feeling of not being able to allot the time to get the projects with the other things that are going on.”

- “Especially with the intensity of the coursework, if you don’t set aside that time, for me especially, at least a couple of hours each night, to just get the reading done, and then a good chunk maybe on a weekend day to do a project, to get with a group, or to write a paper, it just doesn’t get done. I think, you know, that’s a big issue.”

While it may get easier over time, the challenge never goes away as one student stated: “I still struggle to get everything done every week. That was my biggest problem.”

Affinity 6: Money Concerns

Sub-Affinities: Amount of money involved, and the Ability to pay borrowed money back.

Representative Statement: “Money, money is hard to come by.”

The concerns about money can be divided into two areas: 1) the significance of the amount itself; and 2) concern about the ability to pay it back if it is borrowed.

Concordia, being a private university, has tuition that is significantly higher than a state school. The amount of tuition can be intimidating, especially when an adult has other financial obligations. One student explained the typical budget situation faced by an adult student:

> “It was in the beginning (a concern) just because having a family and outside expenses and not just having school to pay for, but you know mortgage and car payment, and food, and daycare.”

Another student discussed money very matter-of-factly:

> “You know, if you can’t afford to go, you can’t afford to go, and if you’ve got to get student loans or find a scholarship, or get a grant, or something, that’s got to make it more difficult. I’m sure it has an impact.”

Other comments convey how adult students view tuition as a significant sum of money and a cause for concern:

- "I think that's probably the number one concern.....the concept of spending $4000 or even $12,0000 (approximate cost of one year in the MCL program) over a period, it's still like that's too much money, even though they are getting reimbursed for that. Still to them it is a lot of money."

- "Because it's a significant amount of money. I mean it's a good chunk of money to come up with."

- "I think tuition is always a concern and weighs heavily."

- "It was a concern up front on how I'm going to pay for this and so we did take a loan."

For those students who choose to take out loans to pay for school, they now have a concern about how they are going to pay the loan back. As one student explained:

> "Plus, when I complete this I will have the means to pay this off. I think with some people they might not feel they fit that criteria. I mean they might not be sure that, OK, once I do this how am I going to pay this off?"

Another factor in the minds of some students was that as older students, compared to traditionally aged students, they have fewer years to recoup this investment and pay the loans off. As one student explained:

> "How will you pay that back when you're 32 versus when you're 18 and you have this big loan in front of you?"

However, as was indicated in the Practicality of the Degree affinity, adult students are realistic consumers. The other side of getting your money's worth is

paying for value received. Adult students do not expect education to be free. As one student explained:

> "Well I mean it is a big issue. It is a cost and you know it's kind of like the cost of doing business. You know, it's the cost of an education. You know education isn't free. I expect to have to pay for it."

Another student said:

> "They've researched it, they've found out how much it is and you know they've kind of made a commitment that they were going to finish up."

Affinity 7: Initial Apprehension

Sub-Affinities: Concern about the time commitment, Concern about ability to complete the coursework, and Fear of being in a classroom again.

Representative Statement: "So basically its kind of one of two ways, it's either there is this apprehension that "what if I can't do this?" Then on the other side, there are people that have said, like myself, it's just like OK, I'm in a place where I can do this now."

As one student said: "It's making the decision to do it and then showing up that first time and it's like wondering, you know, can I do this?" It is normal for any student to question whether they will be able to succeed at the college level. However, it is likely that adult students may suffer this questioning more than the typical traditional student may because they have so many more things going on in their lives. Many obstacles can derail the adult student's pursuit of a college degree.

Apprehension about potential obstacles, real and imagined, can lead to the "Can I do this?" self-questioning.

Sub-affinities identified in the responses made by the interviewees include concerns about their ability to make the time commitment necessary to see the program through, their ability to complete the required coursework, and the fear of returning to the classroom after being out of school for a substantial length of time, often years. A student explained, "They don't know where they stand with the rest of the class or where their skills are." These three sub-affinities often combine to give the student a general overall feeling of apprehension. Many of the comments contained elements of all three of the sub-affinities. The comments are quite powerful in conveying just how real the issue is:

- "The apprehension came when they said that for the next 16 months your life is going to be on hold and you're not able to complete things you would have, family, friends, activities, social activities like you have. I thought 'Oh, no!'"

- "I had a great deal of apprehension. I was wondering if I would measure up, if I could handle it, if I could manage the time."

- "The change, just the total change in their schedules and having to make time to re-enter the system and then reorganize your life to fit in this aspect of your student life."

- "I've heard early on in Module 1 and 2 some of my fellow students in my class discussing coming back and just once again wondering if they can measure up, if they can handle course work, if they can handle time management issues."

- "They wonder if this is where they want to be, am I fit for this?"

- "I was going up a level and I was afraid that I would not be adequate for that."

- "Yeah sure, definitely, you know maybe the first weeks, you're not going to be able to make it, there's too much involved with work, home, and family was my biggest problem."

- "We haven't been in a classroom setting for a long time. It might be a bit intimidating, writing papers, doing math, you know that some of us haven't done, for me in 10 years or so."

- "A lot of people coming back to school, they expect it to be difficult. You know we're all rusty if we've been out for a while. So, you know, it takes a while to get going again."

- "The classroom situation is a strange thing as an adult. Or can be."

- "It's been a long time since they've had to do course work and hand in assignments and the like and they are probably nervous that their skills aren't as sharp as they need to be or that they once were and I think that would cause a lot of apprehension."

As identified in the Insecurity Issues affinity an extra burden some adult students carry is fear from an earlier failure. Some of them were traditional students who dropped out and are now trying once again to do what they had attempted to do at an earlier stage in their life. This fear is captured in the response of this student:

> "Just the unknown and going back into the classroom. For a lot of people, if they didn't complete their degree when they were younger for some reason, didn't finish, there is that apprehension from a bad experience. I think the apprehension mainly stems from not having finished once, and you're going to start back into the unknown of whether or not they're going to be able to finish again."

Affinity 8: Family Relationships

Sub-Affinities: Another role to manage, and a Key area of support.

Representative Statement: ”Well, I think that if you don’t have some support from home it’s going to be a difficult road.”

As mentioned earlier, if a student has significant family commitments and obligations, the family joins the job and school as a third ball to be juggled in the struggle over time. However, the time demands made by the family are unlike the time demands made by the school and the job. Those areas of life occur at set times and often have absolute deadlines. The family however, is an area of life where time has a degree of flexibility about it. In an emergency, or for a temporary situations, a student can usually find time for work and/or school by taking time away from the family. However, students cannot continue to take time away from the family indefinitely without either the family member(s) feeling neglected, or the students themselves beginning to feel guilty that they are not living up to their role in the family.

That is the negative side of family, and students without heavy family commitments often wonder how those students with significant family obligations are able to manage. But the positive side of family is the support that students often get from the family. Family relationships can be broken into two sub-affinities; 1)

the family as another role a student must manage; and 2) the family as a key area of support. As one student put it: *It (*the family*) can be positive and negative.*

Comments that describe the family as another demand of scarce time follow:

- "If you are working and your significant other is not supportive it is real hard. If you need to do homework and they're wanting to go to a movie, you know, it creates conflict."
- "I'm married and I have two kids, my son's in college, community college, and they're both pretty good kids and pretty busy and my wife had pretty high expectations for me spending family time with the family."
- "I would not want to do this forever. It's not fair to them."
- "It can be really tough sometimes because I'm not always there when they want me to be there. Especially on weekends in the summertime when everybody wants to go off and do something and I can't always go off and do something with them."
- "Sometimes my wife gets a little upset. And it's only because she wonders if I will ever quit going to school."
- "Kids don't understand that, you know, children don't understand why they have to be quiet, or why mom can't do this or dad can't do that."
- "It's not just hard on them, but it's hard on me too. So I have a tough time with that sometimes."

If family relationships can be viewed as an extra burden which adults bear and traditional students typically do not, then they are also important sources of support that are usually unavailable to traditional students. An adult student will

probably not return to school without the support of the family, and the family is where adult students often turn for support when they encounter difficulty. The strength that students can draw from their spouses and family is evident in a comment made by a student whose husband already had a degree: “We’re going now as a couple instead of an individual, we’re going to take on mine.” Other students also commented on the support they received from their families and how important it was to them:

- “Well, when I started this program, before I started this program, I sat down and discussed it with my wife and made sure that she was going to be OK with my time commitment to this program, and that it wasn’t going to be forever and that it was going to be over in 18 months and that she understood that I want to get this degree, that I needed to get this degree and she supported me. My kids support me as well.”
- “They are your support. Especially if you have children, you have to rely on them.”
- “ Their understanding in helping you complete is important.”
- “I think you have to have the commitment of your spouse to you, that you’re going back to school for a variety of reasons.”
- “I’m fortunate because my husband is completely supportive of that.”
- “I’m lucky because my partner really encouraged me and backed me to do this because he knew how important it was. So I got encouragement.”

Affinity 9: The Finish Line

Sub-Affinities: Sense of accomplishment, Free from shame, and Future plans.

Representative Statement: “I have the goal!”

Graduating, getting a college degree, and being a college graduate was a goal for all of the students interviewed. The comments made by the students suggest that three sub-affinities create the drive to accomplish this goal: 1) a sense of commitment and desire for accomplishment; 2) the desire to get rid of an area of shame and feelings of failure; and 3) the desire to be able to accomplish future plans.

Adults are highly driven to achieve. They return to school to accomplish a goal. They are committed to the endeavor and they take on at great costs in terms of finances expended, relationships strained, and time invested. As one student said: “I have real positive feelings about this program and my goals and I’m going to have to probably end

up in a hospital before I quit.” That level of commitment was expressed by other students as well:

- “I’m not going to take no for an answer. I’ll look for avenues and make something work, where other people may not be that strong and have that much will.”
- “Why hang on? Personal pride, self-motivation, drive. Boy, self-motivation, you know, something that you desire.”

- "I'm at a place in my life where I can do this now and I want to do this and this time I'm doing it for myself as opposed to because I think I should be doing it or somebody is telling me that you should be doing this."

- "Most of us kind of know what we're getting ourselves into and we're pretty motivated that, you know, we don't see the end of the road without having a degree and I think we are serious."

- "Most of us are older, and you know, the financial commitment as well as the mental commitment, you know, we want to get done."

- "For me it was never an option to drop out of the program any more. I mean short of death, I can't imagine."

The interviewees revealed a darker side to the students' commitment to graduate as well. It seems that many adults, especially if they are working in areas where most of their peers are college graduates, live with a sense of shame and failure. They live with an "insecurity of not having your degree." For some of the students interviewed, not having a degree is something they keep as a secret and it represents a potential source of embarrassment.

- "You have hidden, not hidden that fact, but not come to terms that you don't have your degree already. I think there is an infrastructure of insecurity of not having your degree."

- "I didn't want to be a failure in my own mind. For one, everybody knew I was going, work, my parents, and my husband. So to quit, I'd always have to answer to somebody: "How's school?" "I'm not going anymore." It would be a dark shadow. And work is very-they are very educated. They really want education."

- "In our class, everyone's expressed that insecurity of being at the job, and everyone doesn't know that you don't have a degree. They assume you do."

- "Everybody on the first day of class said, when they talked about why they were coming back to school, they were insecure about not having a degree."

- "It's really important to me, it's like for me it was my major deep dark secret, that I didn't have a degree, because in my field, and where I am in the field, everyone just assumes."

However, there was more than pride and shame driving some students. For some students a degree was viewed as another step forward toward their vision of their future.

- "At some level you may hit a peak at your position or your job because you do not have your degree."

- "If they have certain goals, they will make decisions based on the goals. If they don't have the goals, like for me, I can see myself as, you know, managing our business. I have different goals where I see myself in 5 years."

- "You know, I've thought about it also, is it worth it to finish up? But I have other goals that are beyond this, that are strong in my mind."

New Affinity: Unexpected Crises

Sub-Affinities: None.

Representative Statement: "I think when you are an adult crises come up different."

An affinity that came up in the interviews that was not identified by any of the focus groups was titled: Unexpected Crises. Unexpected Crises represent situations that arise and put the student under such pressure that he/she has little choice except to quit, or that upset the student's fragile equilibrium to the extent that they cause the student to decide that it is easier to leave school than to try to reconstruct a new equilibrium. What differentiates a crisis from a more ordinary situation is the intensity of its impact upon affinities. A crisis is usually a sudden change of circumstances that causes an affinity (or affinities) to reach a high level of difficulty that sets off a cause/effect like reaction through many other affinities. The crisis is of an intensity that it could lead to the eventual or immediate decision to withdraw from school. For example, if a working student receives a new job assignment that requires him/her to travel and be away on school nights. That is a work/school balance problem that can not be readily fixed by better time management or taking an insignificant amount of time away from family commitments. Often the only alternative available to the student is quitting either school or the job. Consider the comments made by a couple of the students in the interviews:

- "I think when you are an adult your crises come up different. As an adult things cannot be moved. You have responsibilities that are far beyond when you were 21 or 22. A lot of times, so it seems, that those are the biggest challenges personally. There's a lot of people who have surgery you know, and its just about being 40 or 50 and things just happen and break and so different things than when you were younger."

- "One student in our class in particular, has changed jobs recently and it's difficult starting a new position, trying to spend extra time, you're taking different schedules, you are doing different things to be noticed so that you're well prepared training wise. There're always extra hours to be put in. And that can definitely be difficult on your homework time, and even getting to class sometimes."

Crises do not have to be negative events. They may be positive things like getting a promotion, having a baby, or getting married. However, positive or negative, they change the equation to the point where it is either physically impossible to continue as before, or the level of sacrifice required to continue going to school is no longer deemed to be worth the hoped for future benefits.

Identifying the relationships and constructing the SID from the interview data.

The SID for the interviews was constructed from comments made by the students, however, not by the students themselves as was done with the focus groups. As the transcripts were read, text that indicated relationships between affinities was coded to recognize the relationship implied. The pieces of text indicating relationships between affinities (theoretical coding) pertain to the second research question: How do factors (that influence an adult student's decision to stay or drop out of a program prior to completion of the undergraduate degree) interrelate to influence an individual's decision to persist or dropout? The

following procedure was used to construct the IRD from coded information from the interviews:

1) As each student's transcribed interview was read all pieces of text relating any two affinities was highlighted with a highlighting pen and coded as to the direction of relationship indicated by the piece of text.
2) After each student's entire interview was coded, all pieces of text relating any two affinities was collected so that all comments from the student made regarding the pair could be viewed together.
3) From the collected texts relating a pair of affinities, a direction of relationship between the affinities was determined by assuming the direction indicated by the majority of the student's textual statements. This amounted to the student's opinion as to how a pair of affinities was related. (An absence of any textual references relating a pair of affinities was considered to indicate that the student did not find the affinities related.)
4) The directional relationships of each pairing of affinities, as ascertained from each of the six students, were then collected and compared as a group. The direction indicated by the majority of the students (who had indicated a relationship between the pair of affinities) was accepted as the direction of the relationship for the interview group as a whole.

5) With the direction of relationship (or lack of relationship) for each pair of affinities determined, an IRD matrix was constructed. (The direction of relationship determined in the previous step will determine if an “up” arrow, an “in” arrow, or nothing is placed in the matrix when a pair of affinities is considered.)

6) Driver/Outcome designations were determined following usual IQA procedures. (See pages 34-39 for review of the IQA process.) By subtracting the number of “in” arrows from the number of “up” arrows in each affinity’s row, a “net” figure for each affinity was arrived at. Positive totals were labeled as driver affinities, with the larger positive totals indicating primary driver status and smaller positive totals indicating mediating driver status. In a similar manner, negative totals were labeled outcome affinities, with large negative totals indicating primary outcome status, and smaller negative numbers indicating mediating outcome status. (See Appendix G for Interview IRD matrix and Table 4-3 IRD Summary from Interview Data.)

Table 4-3: IRD Summary from Interview Data

Affinity	Up Arrows	In Arrows	Net	Designation
Insecurity Issues	2	1	1	Intermediate Driver
Expectations of the School	7	0	7	Primary Driver
Balancing Work and School	3	2	1	Intermediate Driver
Money Concerns	3	1	2	Intermediate Driver
Family Relationships	3	3	0	Intermediate Outcome
Time Management	4	4	0	Intermediate Outcome
Practicality of the Degree	2	3	-1	Intermediate Outcome
Initial Apprehension	0	7	-7	Primary Outcome
The Finish Line	1	8	-7	Primary Outcome
Unexpected Crisis	4	0	4	Primary Driver

7) From the information in the IRD matrix, an SID was constructed following the usual IQA procedures. Driver affinities and outcome affinities were arranged in a left to right sequence with the affinities designated as primary drivers placed on the far left and the affinities designated as primary outcomes placed on the far right. Then relationship directionality between the affinities was determined between affinities as indicated from the data contained in the IRD matrix. Afterward the resulting SID was analyzed for consistency with the data. (See Figure 4-3: Interview System Influence Diagram.)

Though the Austin results served as a basis for the interview protocol, it is interesting that many important differences exist between the Austin SID and the

SID constructed from the interviews. In addition to the new Unexpected Crises affinity, many relationships between affinities are different. The interview SID gives the impression that four quite distinct pathways proceed from the two primary driver variables: Expectations of the School and Unexpected crises, and the driver affinity: Money Concerns.

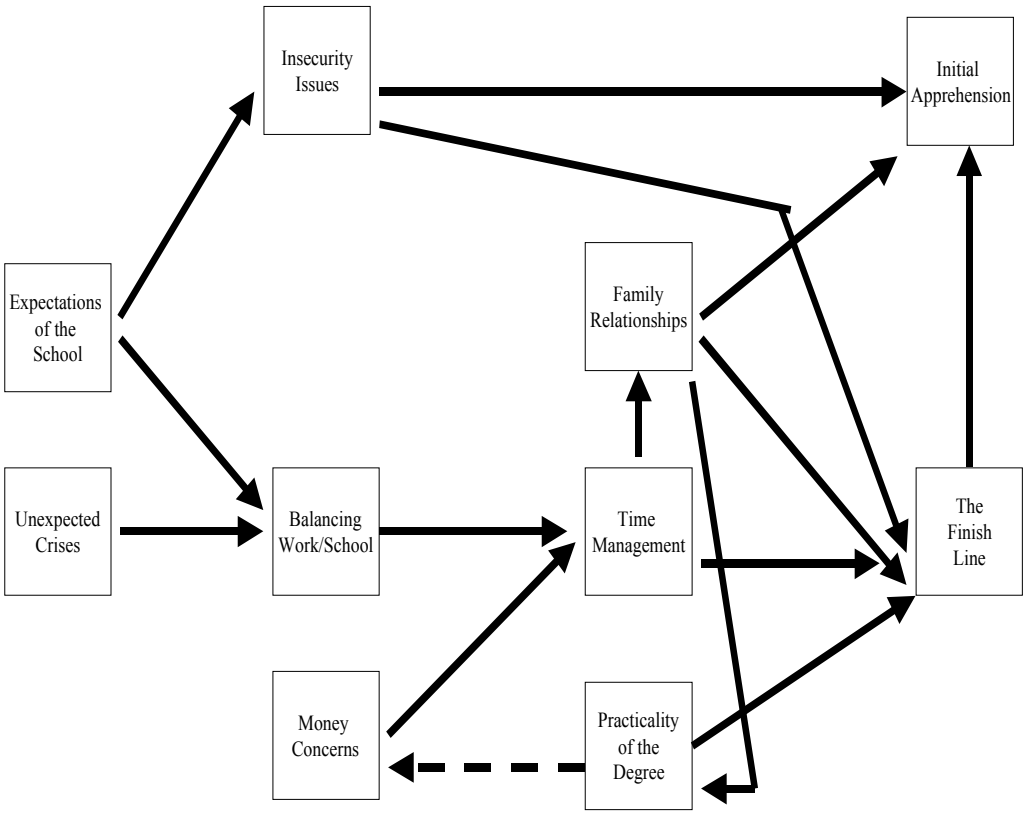

Figure 4-3: Interviews System of Influence Diagram (SID)

One pathway suggested by the interviews is almost identical to a pathway found in the original Austin SID. This pathway indicates that Expectations of the School can directly influence Insecurity Issues. This route takes a very direct path (skipping any mediating outcome affinities) to both of the primary outcomes: The Finish Line and Initial Apprehension. This implies that a student's insecurity level may become so great that it leads quite rapidly to a drop out decision, perhaps in a panic type situation.

A noteworthy difference is the fact that the interview SID has the The Finish Line affinity influencing the Initial Apprehension affinity. The Austin SID indicated the reverse relationship with Initial Apprehension influencing The Finish Line. This reversal of position leads to the impression that the goal of graduating adds to a student's level of initial apprehension. However, in the model constructed from the interview data, initial apprehension is the final outcome affinity. Since this pathway deals with *initial* apprehension, it may be a pathway that exists primarily early on in the student's experience, perhaps even while a would-be student is only contemplating returning to school. Initial apprehension likely fades once the student begins classes, experiences some level of success, and settles into a workable routine.

A second pathway to The Finish Line also begins with Expectations of the School and is different from any pathway found in the Austin SID. This second

pathway works through the intermediate driver of Balancing Work and School. As a result of some involvement with the school, the balance between work and school that the student had constructed is put out of balance. This out of balance situation leads to a further impact upon Time Management. (The Austin SID had the reverse relationship with Time Management affinity influencing the Balancing Work and School affinity.) From the Time Management affinity, every other outcome type affinity may be affected either directly or indirectly. This pathway that centers on time management issues appears to be more deliberate in nature than the previously discussed pathway since it involves much more complicated interactions of affinities. This suggests that perhaps the route evolves over time as work/school conflicts lead to time management increasing or more frequent difficulties. The Time Management affinity can directly influence The Finish Line affinity (indicating that time management difficulties could lead to a quick drop-out decision), however it can also take a number of less direct pathways.

One of the more complicated and less direct pathways from the Time Management affinity involves its effect upon the Family Relationships affinity. The Family Relationship affinity can directly influence The Finish Line affinity and/or it can affect the Practicality of the Degree affinity and have an indirect influence. Poor family relationships could make a student decide that working toward a

college degree is no longer practical. The Practicality of the Degree affinity directly influences The Finish Line affinity.

However, the model indicates an even more complicated relationship between a group of affinities. The Time Management affinity serves as the starting point of a feedback loop involving it and the Family Relationships, Practicality of the Degree, and Money Concerns affinities. This feedback type situation could begin anytime work/school balancing issues lead to time management difficulties. An example of how these affinities may interrelate might be that some event at work or school causes a time management issue that has a negative impact upon a student's family relationships. The difficulties arising at home can in turn cause a student to reconsider the practicality of getting a degree. The resulting weighing of the costs and the benefits of going to college may focus the student's attention more acutely upon the financial costs that are being incurred because he/she is going to school. Concern over finances could lead to further time management issues, and so the loop begins again. This can continue until a student decides that it is no longer worth the effort to continue with their education and further decides to drop out. It seems that money, time, and family are the key inputs in the student's determination about the practicality of getting a college degree.

In the interview SID, Money Concerns are a driver affinity not impacted by any other primary drivers (just as it was in the Austin SID). This may mean it is a

primary driver, however it does not work through any intermediate drivers making it more difficult to place in the IQA process. Instead, it directly affects the Time Management affinity. However, as an independent driver affinity, Money Concerns could act as the starting point of a third pathway, or sequence of events, that ultimately may lead to a decision to drop out. Money Concerns lead to The Finish Line most directly through the Time Management affinity, which has a direct effect upon the Finish Line affinity. However, money concerns could serve as the starting point of the more indirect feedback loop involving the issues of time, money, family relationships, and the perceived practicality of the degree that was discussed previously.

The fourth pathway suggested by the Interview SID is a route that begins through the newly identified affinity of Unexpected Crises. This affinity, just as with the Expectations of the School affinity, works through the intermediate driver of Balancing Work and School and as before primarily manifests itself as time management issues. While time management issues can initiate the feedback loop involving time, money, the family and the student's consideration of the practicality of the degree, being a *crisis* it is likely to take a more direct path. Depending upon the nature of the crisis, the path to the Finish Line would most likely be through the Time Management and/or the Family Relationships affinities

as most crises represent either an irresolvable time conflict or a family emergency. These types of crises of course make continuing with school impractical.

Rationalizing the Individual Models into a Unified Model

The three focus groups and the interviews resulted in four AD's, representing the factors that go into an adult student's decision to persist or drop-out, and four SID's, representing the manner in which these factors interact in that decision. One objective of the study was to develop a model of the adult student's attrition decision process. The four sets of results had many things in common, but also differences. If a single model was to be constructed from the data, a methodology had to be developed that recognized the similarities and reconciled the differences.

Three basic problems had to be addressed in constructing a unified model. First, the groups often gave different names to affinities that a review of the underlying comments suggested actually addressed the same or a closely related theme or concept. Second, there were three affinities identified only by one group. Finally, the relationship directionality between similar affinities sometimes differed from group to group. (Meaning that a group may have indicated that A influenced B, while another group indicated that B influenced A, and another group indicated that A and B were unrelated to each other.) A method to rationalize these

differences had to be developed which brought the results of the four individual models into a single model that incorporated the wisdom generated in each group, without violating the wisdom offered by any of the groups.

The first two issues both concerned the determination of a final set of affinities to be included in the consolidated model. To deal with the first issue, related affinities had to be identified and a suitable title had to be given to the newly consolidated affinity. As would be expected, different titles were given by the different groups to affinities that upon examination of the underlying comments seemed to encompass a related general theme. By considering the basic concepts expressed in the underlying statements, the sub-affinities, and the group given affinity titles, it was not overly difficult to identify which affinities referred to common general themes.

These related affinities were grouped together, and given a designated affinity title that attempted to incorporate the theme of the consolidated affinity. The designated titles given to the consolidated results attempt to better incorporate all the sentiments identified by the various titles and the underlying sub-affinities that were identified by each of the individual groups. This usually meant that a group given title or a combination of group given titles was adopted for the consolidated affinity title. However, at other times a title thought to be more descriptive of the consolidated affinity was given by the researcher.

The second issue concerned the three affinities identified by only one group. Each of the Portland groups (the two focus groups and the interviewed students as a group) identified unique affinities. Portland 1 identified an affinity they titled Personal Growth, Portland 2 identified an affinity they called The Objective, and the group of interviewees identified an affinity they titled Unexpected Crises. All of these affinities were brought into the consolidated set of affinities and were considered to represent valid new information that offered further insights on the attrition decision process. The group given titles were retained for the Personal Growth and Unexpected Crises affinities. However, The Objective affinity's title was changed to "Emotional Equilibrium" to better reflect the group discussion that took place when the members of Portland 2 decided to accept the affinity and the sentiment of the single statement (*Actually, I'm not really worried*) that made up the affinity. To sum up, the following process was used to arrive at a consolidated set of affinities derived from the four data sets: 1) similar affinities were identified and grouped together, 2) the consolidated affinities were given appropriate titles, 3) those affinities identified by only one group were retained and included in the final set of affinities.

The resulting consolidated set of affinities did not require many difficult decisions, as it was relatively easy to identify when affinities were related. While not every Portland group identified all of the affinities previously identified by the

Austin group, each of the Austin group's original nine affinities were confirmed by at least one of the Portland groups. Four affinities (Insecurity and Fears, Experiences with the School, Financial Concerns, and Time Management Issues) were identified, in some fashion, by all of the groups. Another five affinities (Stress and Apprehension, Cost-Benefit Analysis, Persist to Goal, Family Relationships, and Balancing Work and School) were identified by three of the four groups. The remaining three affinities (Unexpected Crises, Personal Growth, and Emotional Equilibrium) where unique to individual groups as discussed previously. (See Table: 4-4.)

The one difficulty encountered in the placement of common themes occurred with the Portland 1 group's affinity titled Balancing Responsibilities. The difficulty arose because Portland 1 saw the relationship between balancing the priorities of work, school and family as a single issue. This represented a confounding of two related issues that other groups had separated under the affinity titles of Balancing Work and School and Family Relationships respectively. Under the circumstances, Portland 1's affinity Balancing Responsibilities was viewed as providing support for both of the individual affinities. (Portland 2 further confounded these two affinities and Time Management Issues in the affinity they had titled Time Management. This demonstrates how closely related these three

affinities were in the minds of students. However, in that case, priority was given to the title, and the affinity was categorize solely as Time Management.)

Table 4-4: Consolidated Affinities

Affinity Titles Austin Group	**Affinity Titles Interview**	**Affinity Titles Portland 1**	**Affinity Titles Portland 2**	**Designated Common Affinity Titles**
Initial Perceived Apprehension	Initial Perceived Apprehension		Stress	Stress and Apprehension
Insecurity Issues	Insecurity Issues	Fear of Not Meeting Expectations	Self Assessment	Insecurity and Fears
Expectations of the School	Expectations of the School	Inadequate Services	General Education Concerns	Experiences with the School
Money Concerns	Money Concerns	Financial Concerns	Financial concerns	Financial Concerns
Time Management Issues	Time Management Issues	Time Management	Time Management	Time Management Issues
Practicality of the Degree	Practicality of the Degree	Return on Investment		Cost-Benefit Analysis
The Finish Line	The Finish Line	Goal Attainment		Persist to Goal
Family Relationships	Family Relationships	Balancing Responsibilities		Family Relationships
Balancing Work and School	Balancing Work and School	Balancing Responsibilities		Balancing Work and School
	Unexpected Crises			Unexpected Crises
		Personal Growth		Personal Growth
			The Objective	Emotional Equilibrium

After grouping similar affinities under one title heading to reach a consolidated set of affinities, it was possible to begin to resolve the more difficult issue of relationship direction between affinities, or the "what influences what" issue. The basic approach taken, much like what had been done with the interview data, was to view each group's individual results as a vote toward the determination of the majority opinion expressed in the four sets of data. With each group considered as an individual vote in directionality between affinities, the majority opinion was accepted as the relationship direction for the consolidated IRD. (See Appendix H for Multi-group IRD matrix.) Following the usual IQA process, this consolidated IRD was used to provide the data that served as the basis for the construction of a consolidated SID.

The first step of this process involved returning to each of the individual IRDs to determine how each group "voted" in the direction of relationship between each pairing of the affinities. Using the usual IQA process, a matrix was constructed so that all of the consolidated affinities could be paired with each other. Then, for each pairing of affinities, the individual groups IRDs were consulted to determine the direction of relationship that was indicated by each of the groups for the two affinities in question. Only groups who identified an affinity in its AD could be considered when that affinity was paired with other affinities to determine the consolidated direction of an affinity pair. If a group did not identify an affinity

in its AD, it could not provide any information when that affinity was under consideration paired up with another affinity. In other words, that group had no vote for that affinity. Of the 12 affinities in the consolidated set, nine were identified by at least three of the groups with the other three being the unique affinities. These nine affinities allowed for 36 multi-group vote pairings of variables where more than one group could provide information (or vote) about the relationship between the affinities. (See Appendix H for Multi-group IRD matrix.)

As was discussed before, there are three alternatives possible in the IQA process when two affinities are considered for direction of influence, either A influences B, B influences A, or the two affinities are not related. Of the 36 cases where multi-group votes could be observed, in 10 cases those groups who compared a pair of affinities were in unanimous agreement as to the direction of relationship (or lack of relationship) between the affinities. In another 20 of the 36 multi-group affinity comparisons, there was a majority opinion expressed as to the direction of relationship (or lack of relationship) between the affinity pairs. However, in the remaining six cases, there were equal numbers of “in” arrows, “up” arrows, and/or “no relationship indicated” for the pair of affinities being considered by the groups. This amounted to a tie vote in the direction of relationship for the pairing of affinities. N. Northcutt (personal communication, May 4, 2001) has noted that when this ambiguity as to directionality exists, it is

often because the two affinities are involved in a feedback loop situation involving one or more other variables, or both affinities are affected by a common affinity or set of affinities causing them to co-vary. This seems a likely possibility in these six cases.

In three of these six cases of a tie vote (the pairing of Stress and Apprehension with Cost-Benefit Analysis, Stress and Apprehension with Family Relationships, and Balancing Work and School with Family Relationships) the pairing involved situations where only two groups were providing information. In these three cases, the tie vote occurred because one group indicated some kind of relationship existed between the pair of affinities and the other group indicated that no relationship existed between them. Since in these cases only half of the groups provided input, and since no clear indication about directionality of relationship could be determined, these three pairing were decided to be unrelated for the consolidated IRD and no relationship between the affinities was recognized.

In another instance, (the pairing of Financial Concerns with Cost-Benefit Analysis) three groups were undecided as to the existence and the direction of any relationship between the pair of affinities. One group indicated that Financial Concern influenced Cost-Benefit Analysis; another indicated that the relationship went the other way, and the third found the two affinities to be not related at all.

Again, because so much confusion existed as to how the two affinities were related (or not related) no relationship was recognized in the consolidated IRD.

However, in the final two pairings (the pairing of the Time Management Issues affinity with the Experiences with the School and again with the Balancing Work and School affinities) all four groups were able to express a view and could be considered. In both of these cases, two groups agreed about a direction of relationship while the other two groups indicated no relationship existed between the two affinities. It was decided that it would be improper to lose the information provided by this much clearer indication of relationship. In these two cases, the direction indicated by the two groups who saw a relationship was accepted for the consolidated IRD. (See Appendix I for Consolidated IRD matrix.)

From the Consolidated IRD the driver/outcome designations were assigned in the usual way. The number of “up” arrows was subtracted from “in” arrows to get a net total. Positive totals indicated driver variables and negative totals indicated outcome variables. The magnitude of the number indicated whether the variable was a primary or mediating driver or outcome. The results of this process are contained in Table 4-5.

From the data contained in the consolidated IRD matrix, a consolidated SID was constructed using the usual IQA process. Primary drivers, mediating drivers, mediating outcomes and primary outcomes are situated in columns from left to

right. Then using the information in the IRD matrix, relationship arrows are drawn between affinities indicating that an affinity has a direct influence upon another affinity.

To illustrate the differences in the degree of agreement about the direction of relationship between affinity pairs found when constructing the consolidated IRD matrix, darker directional arrows were used to indicate relationships where a majority view could be determined and at least two groups agreed about the relationship direction. A lighter directional arrow was used to indicate the more questionable nature of the relationship between affinities for the three affinities identified by only one group and in the two instances of where the relationship direction was accepted despite a tie vote. (See Figure: 4-4 Adult Student Attrition Decision Process model.)

Table 4-5: Consolidated Affinity Summary

(affinities unique to a single group identified by an *):

Affinity	Up Arrows	In Arrows	Net	Designation
Stress and Apprehension	1	7	-6	Mediating Outcome
Insecurities and Fears	6	2	4	Mediating Driver
Experiences with the School	8	0	8	Primary Driver
Financial Concerns	6	1	5	Primary Driver
Time Management Issues	5	3	2	Mediating Driver
Cost-Benefit Analysis	1	4	-3	Primary Outcome
Persistence to goal	0	8	-8	Primary Outcome
Family Relationships	3	4	-1	Mediating Outcome
Balancing Work and School	4	3	1	Mediating Driver
Unexpected Crises*	4	0	4	Primary Driver
Personal Growth*	2	3	-1	Mediating Outcome
Emotional Equilibrium*	0	5	-5	Primary Outcome

In order to determine that the consolidated SID was in general agreement with all four of the individual group SIDs, a validity check of the final model was made. This validity check consisted of comparing the general driver/outcome status assigned to each of the affinities in the individual SIDs versus the general driver/outcome status in the consolidated model. In other words, is there general agreement about which affinities are designated drivers and which are designated outcomes between the consolidated model and all of the individual group models? Table 4-6 (Driver/Outcome Comparison of Individual Models) contains the results

of a comparison between the driver/outcome designations of each of the affinities in the individual group models and the final consolidated model. Also included in the table are the net scores for each affinity identified by the various groups. The scores give an indication of the strength of the driver outcome status assigned by each group. (A high negative or positive score is more likely to indicate outcome or driver status, where as low scores indicate weaker claim to a status.)

Virtually no disagreement was found between the individual groups' general driver/outcome designations for the affinities and the general driver/outcome designations assigned to those affinities in the final model. The only noteworthy contradictory data involved the Cost-Benefit Analysis affinity. The Austin group had designated the affinity (they titled Practicality of Degree) as a mediating driver while the Portland Interview group had designated the affinity as a mediating outcome, and Portland 1 designated the affinity (they called Return on Investment) as a primary outcome. The two groups, who identified the affinity as a mediating variable, gave the affinity a weak score of one (in absolute terms) indicating that it was not a strong driver variable for the Austin group or a strong outcome variable as determined from the interview data. The Austin group was relatively new to their program being in only their second module. They seemed to view the practicality of the degree as one more issue of concern causing their initial apprehension. On the other hand, the Portland Interviewees and the Portland 2

group were all further along in their program and they viewed the issue of degree practicality as a factor having a direct impact on the decision to continue with their education or drop out. As well, the affinity was rated as a primary outcome variable in the consolidated IRD. Thus, more data supports the affinity being labeled asan outcome variable than as a driver variable. However, it is worth remembering that for some students, especially early in their program, the cost-benefit analysis may be a part of their initial apprehension.

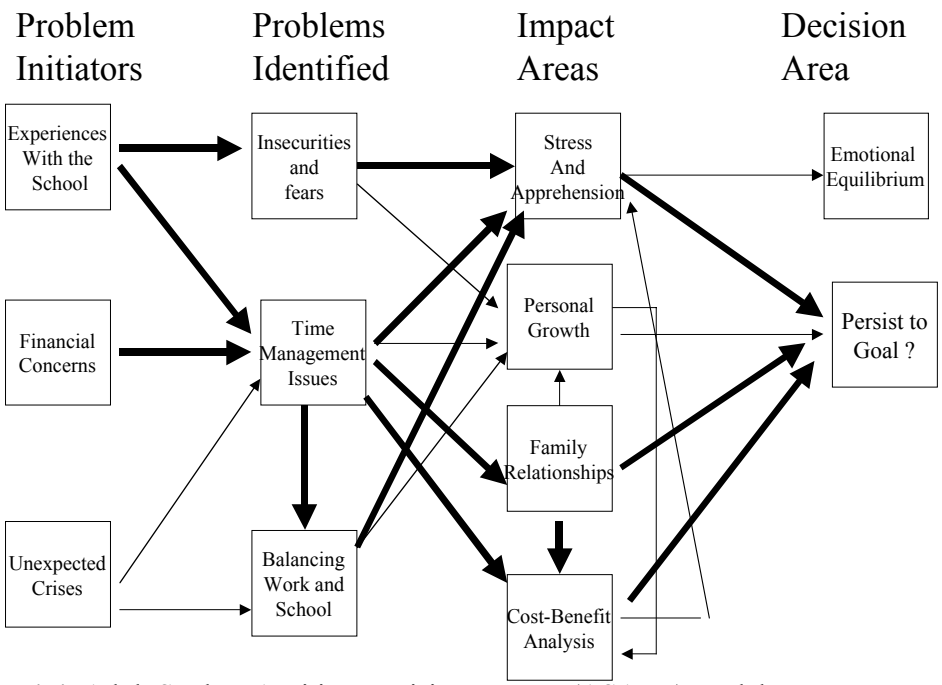

Figure 4-4: Adult Student Attrition Decision Process (ASADP) model

Table 4-6: Driver/Outcome Comparison of Individual Models

Affinity	Austin Group	Interview Results	Portland 1	Portland 2	Final Model
Stress and Apprehension	Mediating Outcome (-2)	Primary Outcome (-7)		Mediating Outcome (-3)	Mediating Outcome
Insecurity and Fears	Mediating Driver (1)	Mediating Driver (1)	Primary Driver (5)	Primary Driver (2)	Mediating Driver
Experiences with the School	Primary Driver (4)	Primary Driver (7)	Driver (1)	Primary Driver (3)	Primary Driver
Financial Concerns	Mediating Driver (1)	Mediating Driver (2)	Mediating Driver (2)	Primary Driver (3)	Primary Driver
Time Management Issues	Mediating Driver (2)	Mediating Driver (0)	Mediating Driver (5)	Mediating Driver (0)	Mediating Driver
Cost-Benefit Analysis	Mediating Driver (1)	Mediating Outcome (-1)	Primary Outcome (-7)		Primary Outcome
Persistence to Goal	Primary Outcome (-7)	Primary Outcome (-7)	Mediating Outcome (-3)		Primary Outcome
Family Relationships	Mediating Outcome (-2)	Mediating Outcome (0)	Mediating Outcome* (0)		Mediating Outcome
Balancing Work and School	Mediating Driver (2)	Mediating Driver (1)	Mediating Outcome* (0)		Mediating Driver
Unexpected Crises		Primary Outcome (4)			Primary Driver
Personal Growth			Mediating Outcome (-1)		Mediating Outcome
Emotional Equilibrium				Primary Outcome (-5)	Primary Outcome

A less significant issue again involved the Balancing Work and School affinity. As discussed previously, Portland 1 had combined these two consolidated affinities of Balancing Work and School and Family Relationships under one affinity they titled Balancing Responsibilities. They designated their Balancing Responsibilities affinity as a mediating outcome variable in the group's model. However, the group had given it a weak score of "0". Austin and the Interviewees identified Balancing Work and School as a mediating driver and Family Relationships as a mediating outcome with a direct relationship between the two. It is not surprising, especially given what N. Northcutt (personal communication, May 4, 2001) has said about the confounding or closely related affinities, that these two affinities combined in the Portland 1 group's Balancing Responsibilities affinity had such an ambivalent score. If Portland 1's ambiguous input is disregarded in the Balancing Work and School affinity, no disagreement exists between the final model and those groups who recognized both Balancing Work and School and Family Responsibilities as distinct affinities.

Except for those two exceptions, the general driver/outcome designations assigned to the affinities in the consolidated model agree with the general designations assigned by the individual groups. It can be concluded that the general views of each group's models were respected in the consolidated model. This allows some degree of confidence that the final consolidated SID represents, in

general, the sum of the wisdom of all four separate student groups involved in this study. The consolidated SID will therefore represent the final Adult Student Attrition Decision Process Model.

Results of the Study

Axial coding of the data generated led to the identification of 12 affinities and 66 sub-affinities. Theoretical coding of the affinities produced 22 direct influences.

Answers to research questions

Research Question 1: What are the factors that influence an adult student's decision to stay or drop out of a program before completion of the undergraduate degree?

The study resulted in the axial coded identification of 12 affinities and 66 sub-affinities. Nine of them were identified by two or more of the groups who participated in the study, four were identified by all of the groups in the study with two others having at least aspects of the affinities supported by all groups (but confounded with other affinities). There were three affinities unique to a particular group. All of the variables have been identified, at least in general terms, in the

previous literature on the subject. However, in most cases, the results of this study offer new perspectives on the variables. See Table 4-7.

Table 4-7: Table of Affinity Findings

Affinity 1: **Experiences with the School**	
Group Affinity Titles:	Expectations of the School
	Inadequate Services
	General Education Concerns
Identified Sub-affinities:	Efficiency
	Cooperation
	Living up to expectations as students
	Course availability
	Quality of program
	Guidance from the school
	Ease of process
	Organization of program
	Relevant curriculum
	Caring
Affinity 2: **Financial Concerns**	
Group Affinity Titles:	Money Concerns
	Financial Concerns
Identified Sub-affinities:	Ability to obtain needed financial resources
	Financial effect on the family
	Cost
	Difficult decisions
	Ability to pay
	Sources of funding
	Employer support
	Amount of money involved
	Ability to repay borrowed funds
Affinity 3: **Unexpected Crises**	
Group Affinity Titles:	Same (unique to Interview group)
Identified Sub-affinities:	None

Affinity 4: **Insecurities and Fears**

Group Affinity Titles:	Insecurity Issues
	Fear of Not Meeting Expectations
	Self-Assessment
Identified Sub-affinities:	Getting a lesser education
	Ability to adapt
	Fear of failure
	Fear over abilities
	Fear of making long-term commitment
	Insecurities and fears

Affinity 5: **Time Management Issues**

Group Affinity Titles:	Time Management Issues
	Time Management
Identified Sub-affinities:	Long day
	Time management skills
	Searching for time
	Time strategies
	Amount of time
	Scheduling conflicts
	Balancing priorities
	Finding time to study

Affinity 6: **Balancing Work and School**

Group Affinity Titles:	Balancing Work and School
	Balancing Responsibilities
Identified Sub-affinities:	Conflicting schedules
	Employer support
	Effects on work performance
	Family Relationships
	Managing work and school
	Balancing priorities
	Fatigue

Affinity 7: **Stress and Apprehension**

Group Affinity Titles:	Initial Perceived Apprehension
	Stress
Identified Sub-affinities:	Concern of academic ability
	Fear of failure

	Program structure
	Short-term stress
	On-going stress
	Concern about the time commitment
	Concern about the ability to complete coursework
	Fear of being in a classroom again

Affinity 8**: Personal Growth**

Group Affinity Titles:	Same (unique to Portland 1 group)
Identified Sub-affinities:	None

Affinity 9: **Family Relationships**

Group Affinity Titles:	Family Relationships
	Balancing Responsibilities
Identified Sub-affinities:	Effects on the family
	Time
	Family relationships
	Managing work and school
	Another role to manage
	Key area of support

Affinity 10: **Emotional Equilibrium**

Group Affinity Title:	Same (unique to Portland 2 group)
Identified Sub-affinities:	None

Affinity 11: **Cost-Benefit Analysis**

Group Affinity Titles:	Practicality of the Degree
	Return on Investment
Identified Sub-affinities:	Applicability later
	Applicability now
	Future value of degree
	Program quality
	Marketability

Affinity 12: **Persistence to Goal?**

Group Affinity Titles:	The Finish Line
	Goal Attainment
Identified Sub-affinities:	Desire
	Graduation

Goal orientation
Better job opportunities
Sense of accomplishment
Freedom from shame
Future plans

Research Question 2: How do these factors interrelate to influence a student's decision to persist or drop out?

The study resulted in a theoretical coding of the affinities that found 22 direct relationships being identified using the IQA. These causal relationships, developed within the context of the affinity theoretical coding analysis, reflect the participant views on the relationship between affinities. The Relational Affinity Findings (Table 4-8) provides a listing of the affinities in the respective functional categories of drivers (primary and intermediate) and outcomes (primary and intermediate). In general terms, drivers represent causes and outcomes represent effects. These relationships were used to construct the Adult Student Attrition Decision Process model. (As shown on Figure 4-4.)

Table 4-8: Relational Affinity Findings

(Direct relationships in regular face type and indirect relationships are in italics.)

Primary Drivers (causes)

Experiences with the School

Experiences with the School affects Insecurities and Fears
Experiences with the School affects Time Management Issues
Experiences with the School affect Family Relationships
Experiences with the School affect Stress and Apprehension
Experiences with the School affect Cost-Benefit Analysis
Experiences with the School affect Emotional Equilibrium
Experiences With the school affect Persistence to Goal

Financial Concerns

Financial Concerns affects Time Management Issues
Financial Concerns affects Family Relationships
Financial Concerns affects Stress and Apprehension
Financial Concerns affects Emotional Equilibrium
Financial Concerns affects Persistence to Goal

Unexpected Crises

Unexpected Crises affects Time Management Issues
Unexpected Crises affects Balancing Work and School
Unexpected Crises affects Family Relationships
Unexpected Crises affects Persistence to Goal

Intermediate Drivers (causes)

Insecurities and Fears

Insecurities and Fears affect Stress and Apprehension
Insecurities and Fears affect Personal Growth
Insecurities and Fears affect Emotional Equilibrium
Insecurities and Fears affect Persistence to Goal

Time Management Issues

Time Management Issues affects Stress and Apprehension
Time Management Issues affects Balancing Work and School
Time Management Issues affects Family Relationships

Time Management Issues affects Personal Growth
Time Management Issues affects Cost-Benefit Analysis
Time Management Issues affects Emotional Equilibrium
Time Management Issues effects Persistence to Goal

Balancing Work and School

Balancing Work and School affects Stress and Apprehension
Balancing Work and School affects Personal Growth
Balancing Work and School affects Persistence to Goal

Intermediate Outcomes (effects)

Family Relationships

Family Relationships affects Personal Growth
Family Relationships affects Cost-Benefit Analysis
Family Relationships affects Persistence to Goal

Personal Growth

Personal Growth affects Cost-Benefit Analysis
Personal Growth affects Persistence to Goal

Stress and Apprehension

Stress and Apprehension affects Emotional Equilibrium
Stress and Apprehension affects Persistence to Goal

Cost-Benefit Analysis

Cost-Benefit Analysis affects Persistence to Goal

Primary Outcomes (effects)

Emotional Equilibrium

Persistence to Goal

Chapter 5: Discussion and Recommendations

The purpose of this study was to find out what factors influence adult undergraduate students to discontinue their educational pursuit, and to construct a model of the adult attrition process that demonstrates how these factors interact with one another to result in a decision to drop out of a program. The IQA methodology was used in order to generate, analyze, and provide a basis to discuss the data collected from three focus groups and the individual interviews of six adult students. The IQA methodology enabled a substantial amount of data to be generated in a relatively short period of time, and for that data to be analyzed in a way that the underlying cause and effect relationships could be determined. This allowed for a Model of the Adult Student Attrition Decision Process (ASADP) to be developed.

This chapter presents the significant findings and discusses them in light of the relevant literature. The study holds implications for both adult students who are contemplating returning, or already have returned, to college to finish their undergraduate degree, and for college administrators who wish to design college programs that will attract and retain adult learners. The ASADP model is used as a basis for providing recommendations for practice. As well, recommendations for further research are provided.

Discussion of Findings: The factors that lead to attrition

This study identified 11 factors, or affinities, that had direct or indirect impact upon an adult student's attrition decision. Of these, six affinities (Experiences with the School, Financial Concerns, Unexpected Crises, Insecurities and Fears, Time Management Issues, and Balancing Work and School) were identified as driver variables or likely initiators of the attrition decision process that could lead a student to terminate their education. Another five affinities (Stress and Apprehension, Personal Growth, Family Relationships, Cost-Benefit Analysis, and Desire for Goal) were likely impact areas, that when agitated, could serve as the immediate reason for an adult student to decide to drop out of school. Also, a 12th factor, the ability or inability to reach and maintain an Emotional Equilibrium, was identified in the study and presumably could be directly related to the drop-out decision, however this linkage was not formally identified by the participants.

Expectations of the School.

Social interactions and integration were central to the early models of student attrition offered by Spady (1970) and Tinto (1985 and 1993). This study found only limited support for those that emphasize social interaction as an important variable in the attrition process. Adult students value social aspects of college, mentioning in particular relationships with instructors, and a helpful/caring

environment. However, a key finding of this study was that adult students had more pragmatic needs than social needs.

This study found that adults seem to value the more practical features of an educational program, like efficiency and ease of process, perception of quality, relevant curriculum, and a convenient type of delivery system as more important aspects of the student-school relationship. Other earlier models on student attrition have also identified more pragmatic considerations as important aspects in the attrition process.

Pascarella (1980) was perhaps the first to recognize the importance of these practical aspects of the student-school relationship by including them in his model of attrition under the title of "Institutional Factors". Later, Bean and Metzner (1985) incorporated "Academic Variables" into their model of attrition for non-traditional students. In both cases, these variables were made up of very pragmatic features such as organizational structure, institutional image, administrative policies and decisions (Pascarella, 1980) and study hours, academic advising, major and job certainty, and course availability (Bean & Metzner, 1985). This study provides evidence that perhaps the best way for a college to promote what Tinto (1980) called "Institutional Commitment" in their adult student population would be to concentrate on these practical areas.

The students in this study expected the school to recognize the significant external commitments they have, and to be cooperative and caring. Adults are primarily looking for the school to help them find a way to fit school into their busy lives. A student said that what was most important was that he was able to "coordinate" school with the rest of his adult life, especially with the fact that he worked full-time.

This study also found adult students to be demanding consumers of educational services with a very high sense of equity. They are more interested in a quality educational program that accommodates their needs, especially their limited time availability, than they are about social relationships at the school. They are willing to pay the price of a college education, but they expect value for their money. They also expect the school to provide services to them that are of equal quality to those available to the students in the traditional programs. Adult students are very concerned about being treated as "second class" students. It is important to recognize that concerns of unfair treatment can rapidly turn to frustration and resentment toward the school. The students in Portland 1, a group nearing completion of their program, came up with an affinity titled Inadequate Services, and this represented most of their comments concerning the college. Being experienced consumers, adult students are better able to recognize if a school's primary focus for its adult program is to use it as an easy means of generating

revenue instead of as a way to provide a quality education. This study clearly leads to the conclusion that what adult students value in an educational program is both high quality and convenience. It is up to education providers to strike what is often a difficult balance between what can be two oppositional goals.

Insecurities and fears.

Returning to school is a big decision for adult students, and many adult students return to college with a substantial level of insecurities and fears. At least initially, adult students are very unsure of themselves. Returning to school requires them to enter an environment in which they feel out of place and represents a serious commitment of time and financial resources. They begin concerned about whether they will be able to see this endeavor all the way to the end. The major question adult students have upon entering a program is: “Can I do this?”

Insecurities and Fears have not been an explicit part of any of the previous models that have attempted to explain the attrition process. Previous models by Spady (1970), Tinto (1975, 1993), Pascarella (1980), Bean and Metzner (1985) and Mackinnon-Slaney (1994) all included various background characteristics such as family background, individual attributes, prior school experience, and expectations as important variables in the attrition decision process. However, this study found that it may be the fears and insecurities caused by the student’s background

characteristics more than the actual background characteristics themselves that bring about difficulties.

The insecurities and fears that returning adult students have, cause them to be apprehensive when they begin an educational program. Their main concern is whether or not they will be able to adjust to the new role as student while maintaining all of their other roles. A student expressed this initial level of anxiety this way: “You know maybe the first weeks, you are thinking that you’re not going to be able to make it, there’s too much involved with work, home, and family.”

Another concern is over their abilities to succeed as students, as many may have had unsuccessful experiences with college in their pasts. As a student explains: “If I couldn’t do it before, what makes me think I can do it now, or what’s changed to allow me to do it now?”

Age is a concern for some adult students. Adults definitely see themselves as different from the younger students. Despite the fact that non-traditional students are now the norm, many adults continue to feel out of place because they are older than the traditionally aged college student.

Many of these initial apprehensions likely fade as the students experience some success in the classroom, become more comfortable in the new student role, and find that the structure of the program meets their needs. However, as time goes on, these early insecurities appear to be replaced by fears of not being able to live

up to expectations and a fear of failure. These fears of not measuring up and failure remain a source of anxiety that likely intensify as time goes by. As the student and others (professors, classmates, family members and employers) raise the "expectations bar", it becomes more of a burden to meet these expectations. Also, the farther along the student gets the greater the level of disgrace any failure will produce. These fears likely increase a student's stress level, especially in times of crisis. However, the fear of not measuring up to expectations and failure could also provide an incentive to the student to persist. This is a very interesting variable worthy of further study.

Financial considerations.

Financial considerations were not a significant area in most of the earlier models of student attrition. The Bean and Metzner (1985) model included finances as one of the Environment Variables that they thought were relevant to the attrition process of non-traditional students. However, this study finds them to be highly significant. Financial concerns were identified by every group in the study and included in every model as an important driver variable in the attrition decision process of adult college students.

It is an economic fact that going to college costs money. This is complicated by the fact that as adults, these students often already have other

significant financial obligations. Paying for school often requires difficult choices to be made over the allocation of constrained financial resources, and adult students are particularly concerned with the effect the cost of paying tuition will have on the rest of their family.

Adult students are realistic, they do not expect education to be inexpensive. Nevertheless, they are concerned over the high cost of a college education. The high cost of going to school necessitates a search for ways to make it financially feasible. Employer reimbursement is the favored route if it is available. However, this is not available to every student, so other sources of funds must be found. Borrowing is an option, but loans in particular are an area of concern as students are worried about their ability to repay them.

Clearly the cost of getting an education represents an obvious cost for the student to consider when conducting any cost-benefit analysis. What makes this variable particularly important in the attrition decision process is that an adult's financial status is subject to sudden change. If they lose their jobs, or if significant unexpected expenses are incurred, they may no longer be able to afford to continue their education. As well, an opportunity to greatly improve their financial situation, like a job change or relocation with increased pay, may also make it cost effective to disengage from the pursuit of a college degree. This study reports what should be

obvious, yet seems to have not gotten the attention it deserves in previous research, that money matters in the attrition decision process.

Balancing work and school.

The difficulties adult students face trying to balance the demands of holding a full-time job and going to college was also identified by every student group in this study. Despite the importance given to this issue by the students of this study, the work versus school dilemma is again not a prominent part of most previous student attrition models. This is probably because working full-time was not viewed as a typical factor in the attrition process for traditional students.

However, for adult students, their job is extremely important to them and the well-being of their families. Bean and Metzner (1985) include hours of employment as one of their Environmental Variables. However, the difficulty adult students have in finding a workable balance between their roles as employee and students has not received the attention that this study indicates that it deserves.

Perhaps the most important aspect about finances is that most adults must work to meet their financial commitments, of which paying tuition becomes an additional one. This need to work limits the time available for the typical adult to devote to educational pursuit. The chronic shortage of time initiates one of the greatest challenges that adult students face, trying to balance the requirements made

by their job with those that are made by the school. For adults with significant family responsibilities, family obligations also compete for time. However, school and work compete more directly. This is because both work and school take place at particular places and at particular times, and nobody can be at two places simultaneously.

Most adult students are full time employees. They need their job to support their lifestyles, and this makes them very concerned that going to school will have a negative impact upon their job. This is especially true if their employers are not actively supporting them, at least morally, in their educational endeavor. A student explains: “If you don’t have a supportive employer, getting off to leave early to go to a seminar, or for example, I had to take a Friday class which required me to come to school at 8 and go to class from 8 to 9:50. That required me to go to work at 10:30 and have a few less hours in my workweek. If you don’t have that kind of support, it’s hard to finish and complete.”

When scheduling conflicts occur, and it is a choice between completing a work assignment or completing a school assignment, out of financial necessity, the school assignment often is the one that suffers. As one student put it: “If it’s conflicting at work, it’s kind of hard to see the benefits of getting your degree now, but losing a paycheck.” Missing classes, handing in sub-par work, or not meeting an assignment deadline can be very demoralizing to adult students who have

exceptional desire to succeed. Being forced to do less than one's best can be the beginning of a process that leads to attrition.

Time management issues

Tinto (1993) has stated that going to school is just one more thing that adults have to fit into an already busy schedule. Though recognized in previous research, time management issues and problems were not accorded a central role in the earlier models of attrition, if they were recognized at all. This study finds this issue to be perhaps the most important variable in the attrition decision process for adult students. Time Management serves as a hub around which many affinities revolve. Though problems may begin as something else, students often perceive them as the lack of time as they try to derive a way to balance competing demands. Time management issues then proceed to cause problems in other areas. The key task of an adult student, if they are to be successful as a college student, is to find a way to manage time.

Proctor (1991) found that the difference between traditional and adult students was that adults have to juggle competing life commitments. A student explains the difficulties encountered by a working student with family obligations: "I mean you have to learn how to juggle family, you've got to learn how to juggle

your job, and you've got to learn how to juggle school, all at the same time. That's a pretty heavy task for anybody."

The life of the adult student is a search to establish an equilibrium or balance among all the demands on their time. The job takes time, family responsibilities take time, studying requires time, as does maintaining a social life, and everyone needs downtime. Yet time is a very limited commodity. This fact requires adult students to become proficient managers of their time as they struggle to find, or make, time to fulfill all of their commitments. Scheduling conflicts often require students to make difficult choices between school and some other aspect of their lives. Priorities must be established. Often an adult student has no other choice than to extend the normal day. More than one comment about sleep (or lack of it) was made.

Stress and apprehension.

The initial insecurities and fears cause adults to enter a college degree program with apprehension. What happens to them early on determines if this initial apprehension subsides or increases. If the student is unable to adjust to the student role, a panic type dropout decision may ensue. As one student explained: "Well if they don't get over it, it can cause them to bail out of the program, of a program they are probably capable of completing. If they just let their nerves and

lack of self-confidence overcome them, you know if they take too much too early that can just magnify the situation. I think it can cause them to jump ship**."**

Assuming the student makes it past the early stage of insecurity, the initial apprehension turns to a kind of chronic stress. Because of the complexity of their lives, especially in trying to balance major life obligations, the initial apprehension changes to the ongoing stress of trying to maintain a workable equilibrium in their lives. Since work and other commitments present constantly changing circumstances, the challenge is an ongoing one. Adult students seem to be particularly prone to stress because they have very high academic expectations. One student explains: " I think you're putting so much more into it as an adult, and you're putting a whole lot more on hold as an adult, that you are cheating yourself if you don't do the best you can."

This desire to do well in their role as student can lead to increased stress levels when roles conflict forcing them to perform below their high expectations. The stress of missing an assignment or class can be very discouraging to adult students and can cause them to consider giving up. A student describes the process this way: "I think it's getting behind and not knowing how to catch up, or missing a class and not being able to restart themselves."

Anything that throws a student off a planned graduation schedule can have devastating results. The sacrifices required to return to college are considered to be

so great by some adult students that not being able to graduate as originally planned causes them to reconsider their decision. A student describes this process: “I think some people when they drop one course they start to get off course and they don’t finish the program. I think once you drop that first course a real closure happens, because you gauge yourself on the 18-month program. And, if you know, that 18-month program is turning into two-years, I think it would totally crack your spirit. It would crack my spirit.”

The role of stress and stress management is implied in many of the earlier models. Spady (1970), after all, equated the decision process engaged in by students who are considering dropping out to be similar in nature to the decision process involved in social suicide. However, very few attrition models identified stress or apprehension as an important variable in the attrition decision process. The exception to this general lack of formal recognition of stress as a variable is again Bean and Metzner (1985) who included it as one of the Psychological Outcomes in their model. This model gives stress a more prominent role than other attrition models.

Family relationships.

“Well they can be either positive or they can be negative” a student says about the important role the family plays for adult students. Family relationships

complicate time management issues, making them closely related to the work and school time conflict. This affinity received broad support by all student groups in this study, though it was confounded by two of the groups with the closely related affinities of time management and balancing work and school. These three affinities (Time Management Issues, Balancing Work and School, and Family Relationships) are so intertwined in the eyes of the students that they often have a hard time distinguishing where one ends and the other begins. Where as both work and school have specified times for attendance and deadlines for completion of projects, the family is often an area where students go in search of time to balance the other two.

This using the family as the means of balancing the work/school time conflict can eventually either cause difficulties with other family members who may come to perceive the student as neglectful of their family role or guilt from the student if they believe that they are not adequately meeting their family obligations. One student describes the situation: “negativity from your spouse or your family members make it a huge struggle to get through that class.” Another adds: “If those relationships, those family relationships aren’t supportive or helpful I think it would be difficult to continue.” This is the negative side of family relationships.

The positive side of family relationships is the tremendous amounts of support that many adult students receive from their families. In times of crises or

stress, the family becomes the bulwark for the student, offering encouragement and making time available to create a new or temporary equilibrium. As a student explains: “I mean if you’ve got someone who is really supportive, then its great because they are pulling for you as well. So long as it’s a positive situation it is great.”

Others have also noted the importance of the family in a student’s educational outcome (Nora & Weham, 1991; Nora, Castaneda, & Cabrera, 1992). Bean and Metzner (1985) included family responsibilities as part of the Environmental Variables in their model. However, probably since college is a time most traditionally-aged students use to increase independence from family, family relationships do not figure prominently in most of the earlier models of college attrition. This study finds them to be extremely important in the adult student’s attrition decision process.

Personal growth.

While this study indicated that adult students tended to view the educational process more as a business transaction, there was some support that they also value the satisfaction that comes from the learning process itself. This variable plays a very prominent role in many of the earlier attrition models, especially those directed toward traditional students. Spady (1970) had identified Intellectual

Development as an important variable in his model. Tinto (1975) later incorporated intellectual development into his model as a part of the Academic System variable. Pascarella identified both intellectual development and personal development as two of his Educational Outcomes. This affinity would seem to be closely related to these variables. However, only one student group identified the affinity Personal Growth in this study. That is not to diminish its potential importance. However, it seems that for many adult students, who tend to be primarily career oriented, learning for the joy of learning is often considered serendipity.

It is very reasonable to expect that adult students derive some degree of satisfaction from going to school if they believe that the educational process has been rewarding. Unlike many of the other benefits of a college education, which students expect they will reap at a future time, personal growth is one benefit that can be realized in the present. It therefore represents one of the few sources of immediate benefit that can be included in a cost-benefit analysis that can help a student withstand periods of difficulty. If this sense of satisfaction from the educational process is not present, the student will not have this available to them when they are searching for reasons to continue in difficult times. This makes personal growth a potentially important variable. However, this affinity was not widely recognized in this study, and therefore its importance to the attrition decision process can not be well established.

Cost-benefit analysis.

Students incur great costs by returning to school, both financially and emotionally. They expect a payoff. The perceived benefits must exceed the costs and going to college must have a positive return on investment. Bean and Metzner (1985) identified utility as one of their Psychological Outcome variables, but it was Tinto who more strongly postulated that cost-benefit analysis underlies much of the attrition process. This study strongly agrees with him.

Most adults are convinced of the value of a college education, particularly in securing better future employment. They come back to school because they feel they need a college degree to achieve a better future. However, the costs of going to school, the tuition and the emotional wear and tear of managing all the competing demands for their time, are very high. Students frequently reevaluate whether or not continuing with college is a practical decision or if the perceived benefits are worth the costs.

The cost-benefit analysis is a difficult calculation since the costs are up front and immediate (making them easy to identify) and most of the benefits are expectations of increased career opportunities off in the future (making them more difficult to determine with any certainty). Since many adults work full-time, they often judge the future value of their education by how applicable the information they are receiving is to their current career. If the information seems to be of little

use to them now, they assume that the degree will not be regarded very highly by future employers, and therefore be of little benefit to them. That is why it is important that required courses be seen as being relevant and having practical "real-world" application.

The nature of both the costs and the benefits of a college degree change over time. The costs tend to be front loaded while the benefits tend to be back loaded. This causes the cost-benefit landscape the student considers in making the attrition decision to also change over time. The costs, primarily tuition to be paid and time until graduation, decrease as a student progresses because they are being paid as s/he goes along. As the costs are paid, they become sunk costs and no longer relevant to present or future decisions. Many of the benefits on the other hand are considered future opportunities that accrue after graduation. Thus, as a student progresses, the future benefits still to be enjoyed become ever closer to reality.

This changing nature of the costs and the benefits introduces a time dimension to the model by affecting the intensity of the relationship between the affinities. Early in a student's educational undertaking costs appear at their greatest while the benefits appear the most distant. This makes it easier for a problem situation to tilt the cost-benefit analysis to the conclusion that costs outweigh

benefits. A problem early on could cause a student to decide to cut his losses and quit before s/he has more invested.

As time goes by, the process works the other way. Now the student has more invested in his/her degree and the benefits appear just around the corner. The scales have been tipped to the benefit side of the cost-benefit equation making it more likely that the student will ride out a problem and persist in their education. At some point it takes a problem of extra-ordinary magnitude to convince the student that it is not worth finishing their education.

Unexpected crises.

Some of the students in the interviews identified Unexpected Crises as a cause of attrition. Dropping out is often the path of least resistance in crisis situations. A student explains: "When people have experiences that they are not able to deal with, school seems to be the first thing they can drop and attempt to try and get it together, whatever it is."

While crises are often associated with negative events like an illness or job loss, they can also be positive in nature like a promotion, a job transfer, or the arrival of a baby to the family. The key is that they are happenings that represent significant changes in circumstances which either radically alter the student's fragile equilibrium or are so drastic in nature that continuing in school is either

made significantly more difficult or altogether impossible. Another student describes the process: “I think sometimes circumstances can just present themselves that can be overwhelming and maybe this is the easiest plug to pull at the time or one that maybe someone feels is the most expendable.” These sudden changing of circumstances has not been extensively incorporated in previous models of attrition.

Emotional equilibrium.

This affinity is actually the product of a single student comment which read “Actually I’m not really worried.” However, the Portland 2 student group embraced it as a desired goal and created an affinity titled The Objective which became the primary outcome of their model. Portland 2 was just beginning in the MCL program. Their model was made up primarily of affinities addressing various concerns. The main objective for these new students was finding an answer to the “can I do this?” They desired to move to a more tranquil state of mind like the author of the comment.

This affinity represents a positive resolution of the initial stress identified by other students. It would appear that when a student starts an educational program, his/her first goal is to achieve a reduction of stress. This likely happens rapidly if that student can have some early successes in the school setting, becomes more

comfortable with the school setting, and establishes a workable routine. It is presumed that if a student cannot move to this more sustainable state of mind, that they are more likely to drop out of school.

The evidence from this study indicates that the goals of adult students change over time. Initially, it is just to become comfortable with the new student role and establish a workable equilibrium. At the early stages of an adult's education process, initial apprehension is so strong that stress relief is the end goal in itself. New students are often so overwhelmed with the immediate concerns that they do not yet think about graduation. This makes them vulnerable.

This affinity may be related to positive Psychological Outcomes included in the Bean and Metzner (1985) model. Otherwise, consideration of a student's emotional state has not been a significant part of previous student attrition models. Since it is included here as a result of only one student comment, its importance to the attrition decision process is a question for further study.

Persist to goal.

The desire for goal achievement has figured prominently in many early models of student attrition. Goal commitment played an important role in Tinto's (1975 and 1993) attrition models. Pascarella (1980) also included aspirations as part of his Educational Outcomes variable. Bean and Metzner (1985) included goal

commitment in their models as part of the Psychological Outcome. This study also found it as an important factor.

After the initial phase of heightened apprehensions and stress, where the primary goal of the new student is to reach a state of emotional equilibrium, the focus of the student seems to shift to the desires to graduate. Except for the group of new students, every group mentioned the desire to graduate as a goal. The students interviewed indicated that the goal to graduate was instrumental in helping them to continue onward. It is assumed in this study that the desire to graduate is directly tied to the dropout decision. If a student no longer desires to continue, it is assumed they will not. If a student continues to desire to graduate, it is assumed they will persist to graduation if at all possible. This assumption is based not only upon the logic of the argument but also the results reported by Bean and Metzner (1985). They found the desire to graduate to be significantly related to the actual dropout decision.

The student participants had a number of reasons for earning a college diploma that looked both to the past and to future. However, graduation is another area where most adult students are extremely practical. For most adult students college graduation is the next necessary step in a plan for a more prosperous future. The primary force driving most adult students is the prospect of the future rewards that they hope will be available in the market place once they get a college degree.

Better future career prospects is the primary benefit in the adult student's cost-benefit analysis. If the college degree is determined to be a necessity in the student's career goals, the student will incur the current costs of being a student for the future pay off of a better job.

However, there are more than just the hopes for brighter careers that inspire them to get a college degree. Some students looked to the sense of accomplishment they feel as they move toward completion of what is a dream for many of them. Returning to school represents a second chance to accomplish what escaped them in the past or to make up a past failure. Other students desire to get rid of the stigma that they feel because they did not graduate from college as a traditional student. Many adult students have successful and responsible careers and work with colleagues who are predominantly college graduates. They have a sense of inferiority because they are do not have a college diploma. Some even hide this fact from colleagues who assume they must be college graduates to hold the positions they do. They desire to become ego equals with their colleagues.

Conclusion

All of the variables identified by the student participants of this study have been previously identified by earlier researchers. The fact that none of the attrition factors identified in this study is completely new to the literature lends them

credibility. However, this study not only identified which variables were relevant to the adult attrition process, but also offered explanations as to why and how the variables were relevant.

While many of these factors have previously been included in other models of attrition, they were usually found as parts of larger groupings of related factors. For instance, many factors identified in this study appear somewhere in the Bean and Metzner (1985) model. However, instead of being separate factors involved in the attrition decision process, they are usually components of the larger Environmental Variables and Psychological Outcomes. This study indicates that the variables are better understood on a stand-alone basis. It recognizes many of the same factors to the attrition process, but places them in a different perspective, not as parts of some larger category of variables but as individual variables important to the attrition decision process. Therefore, while this model contains many of the same elements as the Bean and Metzner model, it is at the same time very different.

Earlier work by Spady (1970), Tinto (1975), and Pascarella (1980) had a heavy focus on the student's social integration with the school. However, this early research was directed primarily toward traditionally-aged students. A young adult leaving home for the first time has entirely different social needs and expectations from the college experience than a working adult with his/her own family. Researchers such as Bean and Metzner (1985), Voorhees (1987), and others found

that social integration factors were not very significant to the older non-traditional students. This study supports that view.

The adult students who participated in this study viewed college less as a rite of passage and more as a modern necessity and business transaction. While some of the factors identified in this study have certain social aspects to them, adult students tended to emphasize the more pragmatic aspects of the student-school relationship. Adults already have full social lives primarily from significant work and family relationships, which are external to the school. They are not seeking the same level of social connections from college, though they do value them if they come as a by-product of earning a degree.

Instead, the factors identified in this study consisted of logistical issues revolving around juggling time and finances among major competing life priorities, and the emotional and rational responses to the problems that come about as they engage in this juggling process. The two key issues confronting adult students are: 1) whether returning to school is a viable proposition given their circumstances, and 2) whether the benefits are going to be worth the required sacrifices. The factors this study found to be important in the adult student attrition decision process tend to deal with these two issues and their interplay in some way.

Discussion of Findings: Interrelationship Between Factors

It could be said that Spady (1970) focused on the characteristics that a student brought into the educational process. Tinto (1975) and Pascarella (1980) focused on what happened at school. Bean and Metzner (1985) and the latter Tinto (1993) looked at the external environment outside of the school, while, Mackinnon-Slaney (1995) viewed attrition as a complicated response to a series of issues. As previously discussed, this study found support for aspects of all of these previous models.

However, the IQA process allows the subjects of the study to provide the researcher information as to how these factors interact with one another so that a "cause and effect" like path model can be constructed. It is the ASADP model's proposed explanation of how these factors interact, and the possible response processes that an adult student engages in, that differentiates this model from those offered previously. The ASADP model illustrates where problem situations have their likely origin and how they then manifest themselves as problem issues recognized by the student. The impact of these problems then may cause the student to decide to discontinue their education.

The ASADP model indicates that there are three primary drivers, or ultimate causes, to most of the problems that may ultimately lead adult students to decide to drop out: 1) difficulties arising because of experiences with the school, 2)

financial concerns, and 3) unexpected crises. (See Figure 5-1: The ASADP Model.) From either of these three initiating points many pathways or "routes" can be followed in a "cause and effect" type sequence to a possible decision to withdraw. This demonstrates what much of the previous research has indicated, that the attrition process is a complicated one.

In addition, the evidence gathered from the four groups of students who participated in this study suggests that these problem initiators may have a time dimension to them where certain pathways may be more likely at certain times than at others depending upon how far along in the educational process the student has progressed. This time dimension aspect of the attrition decision process seems to come about because the nature of the costs and the benefits that are considered by the student in the cost-benefit analysis changes. As the student progresses the costs of going to school (both financial and emotional) are continually being incurred and paid on a "pay as you go" basis as the student progresses with their education. This means that the total costs remaining yet to be paid are always decreasing over time. However, at the same time the benefits, which are primarily future expectations, are constantly becoming closer to being actually realized as the student progresses. This means that the dynamics of any cost-benefit analysis are always gradually shifting in the favor of the benefits as time goes on.

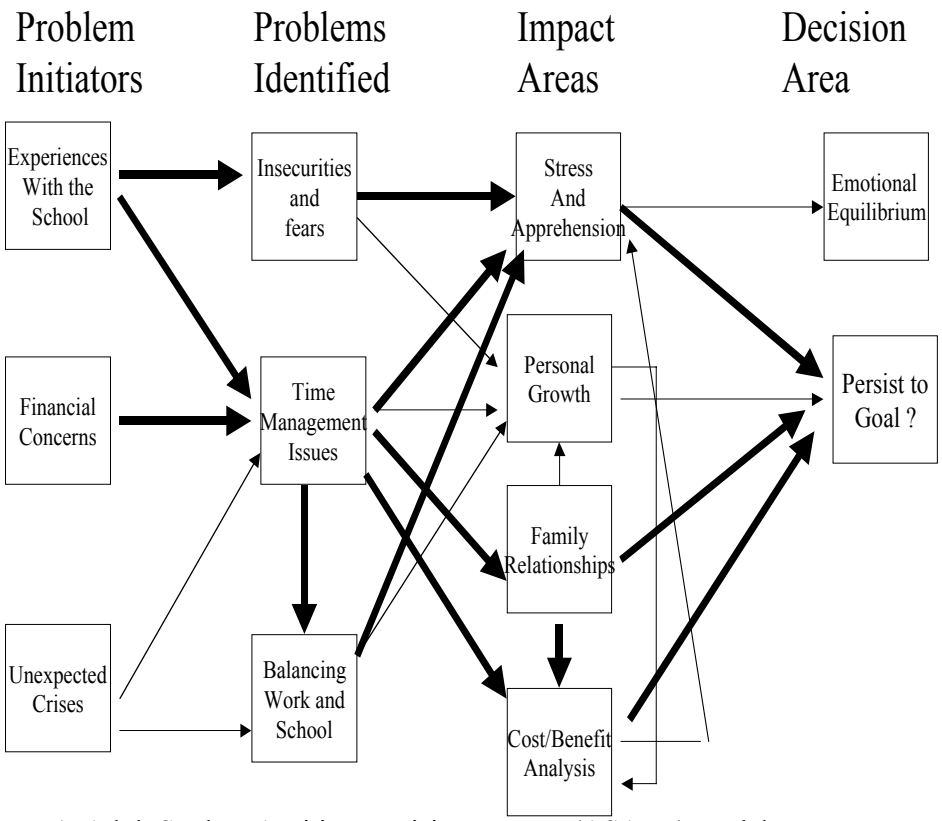

Figure 5-1: Adult Student Attrition Decision Process (ASADP) model

Considering the time dimension of the attrition decision process when analyzing the ASADP model allows one to emphasize paths that are likely to be more important at certain stages of an adult student's educational progression and less so at other stages. The students themselves help provide a basis for highlighting certain aspects of the model at various stages of student progression. The Portland 2 group was in their first class and their model helps identify what

factors are most crucial during the early stages of an adult student's educational process. The Austin group was in their second module. They too are early in their program, however they have successfully made it through one module. They represent a group of students in transition from new arrivals to a more stable state. Portland 1 was in the latter third of their educational program and they provide insight about students further along in the process and closer to graduation. The students interviewed were in various stages in their program. However, all of them had completed at least three modules and some of them were very close to graduation. These students were able to provide a historical view to the adult student endeavor as they looked back through their career as a student.

By emphasizing the more crucial factors to the attrition decision process as the student progresses from the early stages, middle stages, and latter stages of their educational program certain "routes" to the attrition decision process emerge. By focusing on the primary driver variables, it is possible to discuss the attrition decision process as it occurs down four routes. These routes become more or less likely to occur during various stages (early, on-going, late) of a student's educational procession. However, this is not to diminish the complexity of the actual attrition decision. Because of the interconnectedness of many of the affinities, significantly more than four routes can be constructed to the attrition decision.

The actual attrition decision process is very complicated and unique to each individual student. The model is not to be interpreted as implying that there is a typical pathway, or pathways, that students follow in their decision to drop out of school. The nuances, and interplay between affinities are no doubt different for each student. However, to better understand the attrition decision process implied by the ASADP model, it will be discussed by following four more-or-less distinct routes to the attrition decision. The four attrition routes, and the periods they are most likely to occur, are summarized in Table 5-1.

Table 5-1: Proposed Attrition Decision Routes

Initiating Point	**Problem characterization**	**Main Impact Areas**	**Stage most prominent**
Experiences with the School	Initial apprehension	Stress	Early, perhaps even before enrollment
Experiences with the School	Time Management Issues	Stress, Family Relationships, and Cost-benefit Analysis	On going, but especially earlier then diminishing
Financial Concerns	Time Management Issues	Stress, Family Relationships, and Cost-benefit Analysis	On going, but especially earlier then diminishing
Unexpected Crisis	Various, but often Time management	Stress, Family Relationships, and Cost-benefit Analysis	On going, but especially later

Each of the four routes has a typical initiating point where the problem actually begins. These initiating points can be thought of as the "root" to the problem. Once the problem begins it may take direct or indirect paths to a secondary driver that represents the primary manifestation of the problem, or what can be considered the problem type. These drivers then affect the student in some way. It is at this level that the student usually (and incorrectly) identifies a problem. These impact areas will usually be the immediate reason for a decision to drop out.

Early Stage Route: Stress Induced Panic Withdrawal.

Initiating point: Experiences with the School

Problem Type: Fears and Insecurities

Area of Recognized Impact: Stress

Stage most likely to occur: Early, perhaps even before enrollment.

The first route discussed begins after the student has had some encounter or experience with the school. (See Figure 5-2: Proposed Stress Induced Panic Exit model.) These experiences may be the result of actual contacts with the school, such as going to a class or getting an assignment, or they could be the product of the student's imagination as he/she begins to contemplate returning to school. These experiences (real or imagined) bring up a host of concerns, fears, and inadequacies. The main characteristic of this route is the high level of insecurity and fear that the student feels that brings about a high level of stress. It is probable

that in most cases this route is more likely for students early on in an educational program than in later periods. One expects that the level of insecurity and fear will diminish rapidly for most students after he/she experiences some initial successes, become acclimated to the educational environment, and establish a workable routine.

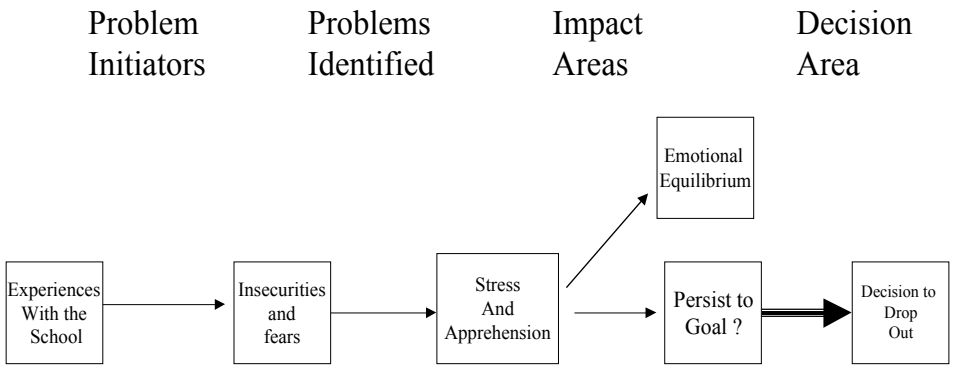

Figure 5-2: Proposed Stress Induced Panic Exit model

At the early stage of the student's educational program, perhaps even while only considering entering a program, the adult student can become overwhelmed as they consider all the obstacles (real or imagined) that lie in their way. The sources of insecurity and fears are many for the adult student. They have concerns

regarding their academic abilities, their ability to manage time, their ability to manage responsibilities, their ability to afford the tuition, even whether they may be too old to go to college. In short, the main question early on for an adult student is simply “can I do this?”

These insecurities and fears brought on by experiences with the school cause the student to feel great apprehension. This stage probably does not last long if the student concludes that “Yes, I can do this” and is able to reach an emotional equilibrium. However, if the student encounters difficulties that elevate or substantiate these fears and doubts, then the stress will continue to grow until they may decide to leave in a stress induced panic type decision.

This type of dropout decision probably does not affect very many adult students who have actually enrolled, though it certainly happens to a few. However, it could be the scenario played out in the minds of many students who contact a school and express interest in a program and then decide in advance that the answer to their question is: No, I cannot do this! Some students may dropout by not enrolling. It is possible that many students who choose not to enroll have never conquered their initial insecurities and fears enough to take a chance to see if an educational program could work for them.

Stress remains a factor throughout the adult’s career as a student. The initial fears and insecurities are later replaced with anxiety about “measuring up” or living

up to expectations. The student faces ever-increasing expectations from themselves, their family, their employers and colleagues at work, and the faculty of the school. Stress is not always something bad. There is a difference between eustress that pushes a student on toward graduation, and dysfunctional distress, which overwhelms and incapacitates a student. The key for the student is to maintain a healthy and manageable level of stress.

On-Going Route 1 for the Established Student: The Struggle to Juggle.

Initiating point: Experiences with the School

Problem Type: Time Management

Area of Recognized Impact: Stress, Difficulties in family relationships, Diminished enjoyment of educational process

Stage most likely to occur: On-going, but more likely earlier with likelihood diminishing over time due to change in costs and benefits.

Assuming the adult students are able to make it through the initial apprehension phase, they will need to establish some sort of workable routine that will take them through to graduation. The issues and concerns in this phase are no longer imaginary, but deal with the real day-to-day struggles to incorporate their student role with the other roles they maintain. The students must settle in for the long haul to graduation. This requires the students to make many sacrifices. These sacrifices are both monetary and emotional in nature. The student will continue

pursuing their college diploma as long as the perceived benefits are worth the sacrifices they are asked to make. The ASADP model indicates that the adult student who is most likely to make it through college to graduation is one who can manage time, manage stress, has a supportive family, and derives an immediate sense of gratification from the educational process itself. (See Figure 5-3: Proposed Struggle to Juggle Exit model)

The model indicates that problems in this ongoing stage also often begin with some experience with the school. The experiences with the school are no longer imagined fears and insecurities, but real difficulties such as a paper that must be researched, a class that must be attended at an inconvenient time, or some other situation viewed as a difficulty by the student. Whatever its nature, this encounter with the school can be the initiator for a time management difficulty. The time management difficulty can lead to a number of perceived problems as this affinity influences both the other mediating driver, Balancing Work and School, and all of the mediating outcomes. The model indicates that any and all of the mediating outcomes can directly influence a decision to drop out.

The struggle to juggle is both stressful and requires the adult student to scramble for time management solutions. This shortage of time and the resulting conflicts over it makes time management the hub around which most typical problems revolve. Trying to find time for the competing responsibilities of school,

work, and family is a never-ending struggle for the adult student. If the stress becomes too much, the student may decide to leave school in the stress-induced scenario previously described. Even if the student can initially endure the increase in stress, they must eventually find a workable solution to the time management problem. The student may try to find the time for school by adjusting the work/school balance. However, this is not likely to be successful since many students indicate that more problems than solutions arise from this area of their lives. In fact, the model indicates that when the work and school balance is upset it affects the Stress affinity as well.

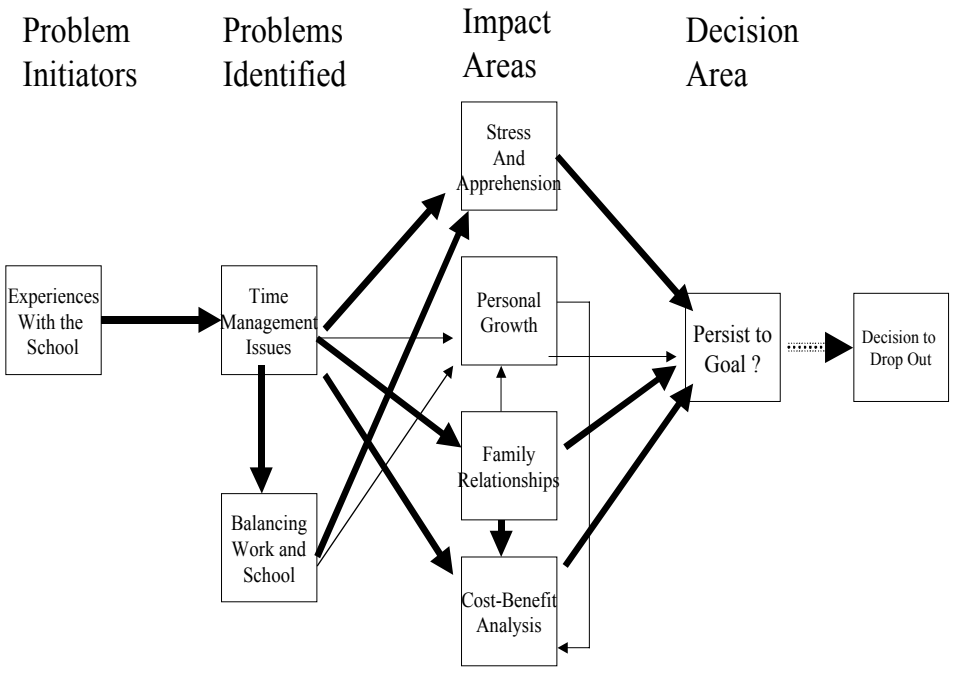

Figure 5-3: Proposed Struggle to Juggle Exit model

However, the model does identify two areas of potential resistance or support to counter time management difficulties: the family and the sense of growth the student gets from working toward their degree. Most adults out of necessity deal with scarcity of time at the expense of the family. This makes the family pivotal in the restoration of a new equilibrium when a time management problem arises. If the family is supportive, the situation may be defused and the student finds the resources to carry on. However, if the family is not supportive, or even hostile, to the imposition of the student role over the family-member role, the situation can become more intense.

Difficult family relationships lead the student to reevaluate the benefits of a college degree in light of the increased costs. This reevaluation is further complicated by the fact the student is under a heightened level of stress and may not be in the best position to make a rational cost-benefit analysis. A decision that the current costs now exceed expected benefits will diminish the student's desire to continue and a decision to drop out becomes a realistic possibility.

Another area of relief of sorts may be found in the personal growth affinity. It is possible that if the student finds his/her educational experience rewarding enough he/she will be willing to work through a trying situation. This possible mitigating effect can become amplified as the personal growth affinity feeds into the cost-benefit analysis. If the student feels that the educational experience is

leading to significant personal development, these positive feelings may be interpreted as an increase in perceived benefits when the student engages in the cost-benefit analysis. Encouragement from the family and sense of personal growth can help the student decide that staying in school is still a net benefit despite the higher costs.

In conclusion, the primary problem encountered by the working adult student in this scenario is finding the time to fit school into an already full life. The adult must learn to juggle competing demands from their work, family, and now school for their time. Time appears to be the commodity that represents the major bottleneck. This makes time management a skill that must be developed for the adult student to be successful and make it through to graduation.

When an adult student encounters difficulties, his/her family plays the crucial role. The family is not only an area of life where time can be obtained to alleviate an unexpected time shortage, but it is also the main source of encouragement when a student encounters problematic episodes. If a student has their family solidly behind them, offering support and encouragement, they are more likely to determine that the benefits of going to school remain greater than the increased costs.

Another area of positive reinforcement lies in the student's sense of personal growth. If the student feels that going to college is personally rewarding,

this will provide another reason to continue when difficulties are encountered. This sense of personal growth serves as one more benefit of going to college when the student weighs the costs and benefits of a college degree.

However, the family can become another problem area instead of a safe harbor in times of stress. Problems with family relationships and/or increased levels of stress caused by an extreme demand placed upon the student's time can lead directly to a decision to drop out. In addition, a deterioration of family relationships will certainly be viewed as an increasing cost in the cost-benefit analysis, which can also influence the decision to drop out. As well, family relationships also influence a student's perception of personal growth. If family members do not value the student's educational pursuit, or resent the intrusion of the student's educational endeavor on the family time and resources, the student is likely to lose enthusiasm for learning and personal growth. Obviously, if that sense of personal growth is weak or non-existent, there is no perceived benefit to include in the cost-benefit analysis and this line of defense against a dropout decision will not hold.

On-Going Route 2 for the Established Student: Making Ends Meet Financially.

Initiating point: Financial Concerns

Problem Type: Time Management

Area of Recognized Impact: Stress, Difficulties in family relationships, and Feelings that benefits are no longer worth the cost.

Stage most likely to occur: On-going, but more likely earlier with likelihood diminishing with time due to change in costs and benefits.

Going to college requires both time and money. However, for most adult students, the two are very much related. Most students earn money to pay tuition and maintain a life-style through full-time employment. Thus, to earn money the student is required to spend time at work. This means that in essence financial problems are often a type of time problem. The model indicates that Financial Concerns lead to Time Management Issues. (See Figure 5-4: Proposed Financial Difficulty Exit model)

Working requires time, and going to class and studying also require time. School and work often conflict over time. The difference is that school costs money, and work provides money. Though students hope that a degree will lead to greater future earnings, many students have immediate financial concerns that they must deal with, most notably providing for family needs.

As in the previous discussion about time management issues, when a financial issue causes a time management problem, stress and difficulties with the family arise. Family support and approval are perhaps even more important in this instance, because of the drain on income going to school represents both in tuition

cost and lost time that could be devoted to earning income. The family may be required to make many financial sacrifices as there is simply less money to go around.

In addition, the immediate financial sacrifices being made by both the student and his/her family represent costs that are readily observable in real time. These real current costs are being weighed against (for the most part) future benefits. How the costs and benefits are analyzed in this time of stress is important in whether the student decides if continuing to persist is worth the effort. Again, the family plays both a direct and indirect (through the sense of personal growth) role in determining how large the financial sacrifices are perceived to be. The same dollar figure can be interpreted as either a difficulty or a disaster depending upon how it is viewed in the scope of the student's future as a college graduate. Adult students are very concerned about providing adequately for their families. Because of this, the family will often determine how the student will interpret a financial problem and whether it plays a significant role in the cost-benefit analysis.

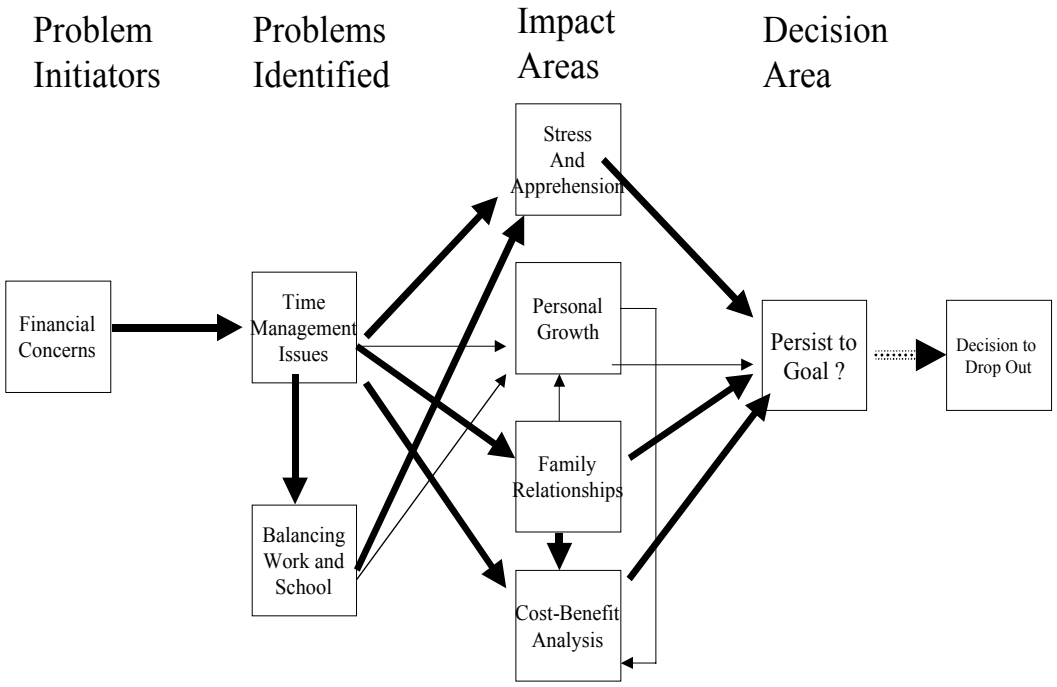

Figure 5-4: Proposed Financial Difficulty Exit model

Crisis Route: Difficult Choices at Times of Crises.

Initiating point: Unexpected Crises

Problem Type: Various

Area of Recognized Impact: Stress, Difficulties in family relationships, and Feelings that benefits are no longer worth the cost.

Stage most likely to occur: On going, but especially important in later stages.

Another of the attrition decision routes begins through the main driver of unexpected crises. This affinity came out in the interviews, and is the only driver variable not identified by at least three of the four groups. As an affinity unique to a single source, less about its role can be determined with assurance. However, the model indicates that this affinity is able to influence both of the mediating drivers by causing time management difficulties and/or difficulties balancing work and school. While not specifically mentioned by any student, common sense would indicate that crises could also be financial in nature. (See Figure 5-5: Proposed Crisis Exit model.)

The key characteristic is the intensity and unpredictableness of the event. Being unexpected, there is no way for a student to plan for them. Being a “crisis”, they are extra-ordinary in nature and drastically increase the difficulty, and therefore the costs, of continuing, overwhelming the perceived benefits of a college degree. This affinity represents events that take the student by surprise. They may represent a severe financial setback, something work related like a transfer to another city, major lifestyle change that presents a severe time management issue such as getting married, or a severe health issue.

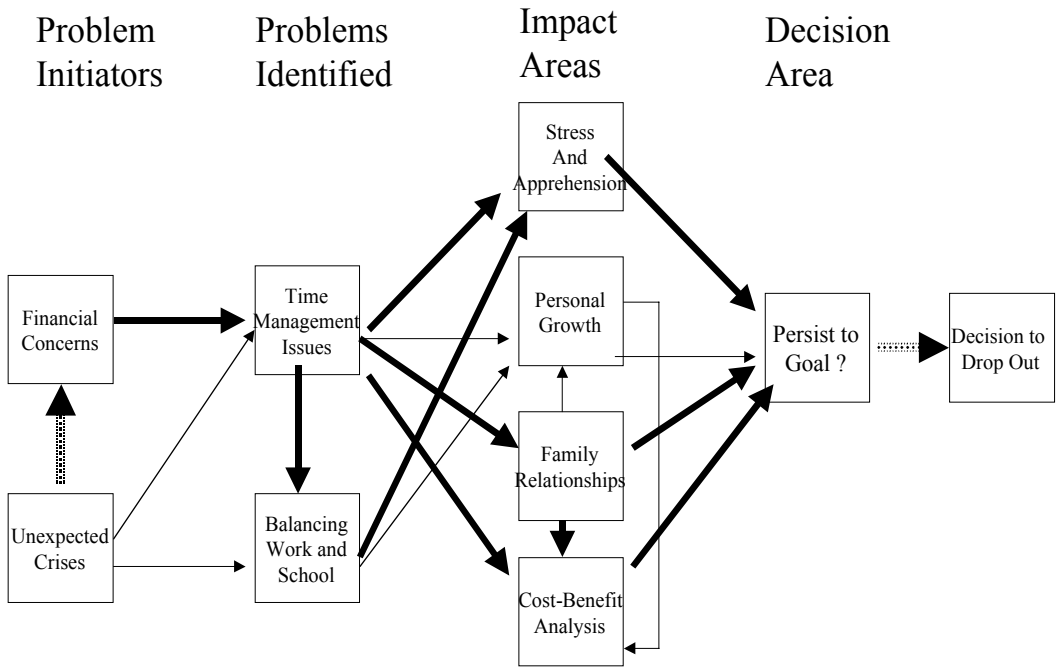

Figure 5-5: Proposed Crisis Exit model

These unexpected crises could arise at any time, and so they are capable of derailing a student from their graduation goals at any point of their educational program. However, as time goes by and the initial apprehension fades, then the costs of going to school become part of the past and the benefits begin to loom larger as the future pay-off gets closer. At some point it is more costly to quit than to continue. That leaves this Unexpected Crises route as probably the only one that pertains to a student who is reasonably close to graduation. Most attrition that occurs late in a student's educational program is probably the result of some type of crisis.

The crisis begins as a severe work and school balance, time management, or (presumably) financial problem. The model indicates that the effects of a crisis situation are similar to the previously discussed time management difficulties route, however more intense in nature. Depending upon the severity of the crisis, the student may find no support strong enough to prevent a comparatively rapid decision to withdraw.

Conclusion

This study found the attrition process to be a very complicated one, in which various personal background characteristics, external commitments, and experiences with the school produce constantly changing situations causing students to reevaluate the costs and the benefits of persisting in the educational process. If the benefits are determined to be greater than the costs, they will usually persist to the goal. However, if the student determines that the costs are higher than the benefits, the student will likely decide to drop out. In many ways the ASADP model resembles a combination of the Bean and Metzner (1985) model and the latter Tinto (1993) model. In fact, it shares many elements in common with the Bean and Metzner (1985) model for non-traditional students and may represent the respecification of that model those authors called for.

Evidence gathered from this study indicates that there is likely a time dimension to the attrition decision process for adult students. How far along the student has progressed in their degree program affects the intensity of the relationships between the different factors. As the student becomes more deeply invested in their program, different pathways or routes to an attrition decision become more likely.

To better understand the ASADP model, the interactions between the affinities were discussed in terms of four routes. However, the discussion of the four routes as discussed here is not to imply that every student follows one of these routes in their attrition decision process depending upon the stage of completion in their program. As all prior research indicates, the attrition decision process is extremely complex. The ASADP model itself allows many different routes to be traced through to a decision to drop out of college, far too many to be discussed individually As well, it should be recognized that the decision process of every student is unique to that person and the situation they perceive themselves to be in. The attrition decision remains a complicated process.

One of the most interesting implications of the ASADP model is the important role played by experiences with the school. As a primary driver variable, areas where problems often begin, the ASADP model indicates that the school has the potential to play a major role in the adult student's attrition decision process.

The students in this study indicated that the school could be both a source of problems and a source of solutions to problems. It was the initiation point of two of the four routes discussed: both the early initial insecurity phase and one of the time management issue routes. Recognizing this alerts the school to the potentially problem reducing role it can play. In one case, the school can take action early to address the initial insecurities and fears that adult students often begin a program. In the other case, the school can try to design programs recognizing the difficulty time limitations represent, and try to be flexible when time conflicts arise.

Even in cases where problems do not initiate with the student's experiences with the school, the model indicates that the school may still make a positive impact by reducing the severity of a problem situation. The other two primary driver affinities, Financial Concerns and Unexpected Crises, often result in time management problems. The school has a direct influence upon that affinity as well. This implies that the school has a chance to help the student weather the blow of the financial set back or unexpected crisis event by countering its effect in the time management area. Indirectly, the school can have influence upon the sense of personal growth a student feels from engaging in education by making the classes as potentially rewarding to the student as possible. In short, this model suggests that in most student attrition decisions, the school can play an important role as both a problem generator and a problem solver. The school should strive to generate as

few problems for the students as possible and instead try to be viewed as a place where problems can be solved.

What of the Model's Validity?

Over the course of this study there developed much agreement over a core group of affinities. All of the original nine affinities identified by the Austin student group were subsequently identified by at least one of the Portland student groups. Some variables, such as Experiences with the School, Financial Concerns, Fears and Insecurities, Time Management Issues were identified by all of the student groups. (Work and School Balance and Family Relationships were also mentioned by all of the groups either as sub-affinities of Time Management or as separate affinities.) This independent identification of the nine core variables provides an indication of significance of these variables. However, in addition to these nine, each Portland group identified an additional factor that was unique to the group. These factors, Unexpected Crises, Personal Growth, and Emotional Equilibrium, may be just as valid, but at this time, they are of less certain significance.

Even the 12 variables included in the ASADP model likely do not represent an exhausted list of all the possible variables that could be involved in the attrition decision process. Just as other variables were later identified by each of the subsequent Portland groups of students that were not identified earlier by the

Austin students, it is probable that other variables exist that should also be included in any definitive model on adult student attrition. Many of the factors identified in this study have also been identified in previous studies, but often as a part of a larger variable instead of as stand-alone variables. In the same way, some of the "missing" variables may now be misidentified as sub-affinities of the factors of attrition included in this model. It is very possible the further delineations of these variables would yield a more valid list of attrition factors and a more useful model.

The directional relationship between affinities is an even more difficult issue to determine with certainty. The groups who participated in this study were not unanimous in "how this affects that" in many cases. This is a result of a number of issues:

1. Not every group identified every affinity. This meant that groups that did not identify an affinity could not contribute information concerning the directional relationships of those variables.
2. When groups did identify affinities, and it was possible to pair two of them, there were times when the groups did not agree that any kind of relationship existed between the two.
3. When the groups could consider a pair of affinities, and did agree that there was some kind of a relationship, there were times when the groups did not agree about the direction of the relationship.

Given that, of the 36 possible pairings of affinities identified by more than one group, in 10 instances there was unanimous agreement between groups (who could consider the pair of affinities) as to directional relationship. In another 20 instances, a clear majority view as to relationship direction was expressed. However, in the remaining six instances no majority view about the direction of relationship between affinities could be determined, though in two of these a strong direction of influence was suggested and therefore incorporated into the model. (See Multi-group IRD Matrix in Appendix H.)

In addition, some of the directional relationships involved affinities that were identified by only one group, and therefore no other group could corroborate relationship direction involving these affinities. The relationships between these unique affinities and other affinities, as well as the two instances where a relationship direction was incorporated into the final model even though the relationship was not determined from a clear majority, provide data concerning the directionality of relationship between affinities that is more questionable.

Complicating matters further is that examination of each of the individual group models and some of the students' comments made in interviews indicate a possibility that the relationships between variables may have a time dimension to them. This implies that depending upon where along the process the student is in their program (especially at the early and latter stages) the intensity of the

relationship between affinities may change. This may mean that there is no one model that can explain the attrition decision process of adult students, but a number of models that apply at different stages or under different circumstances.

However, even with all of these limitations, when taken as a whole (both the general agreement between the independent groups involved in this study about the factors and their interrelationships, and the support offered from previous research) it can be concluded that the resulting ASADP model represents a reasonably valid tool for guidance to both college personnel and adult students. The ASADP model may be especially applicable to those students involved with accelerated degree completion programs aimed at adult students.

Implications for Practice: Who is the Potential Dropout Student?

The results of this study reiterate what was already known, that the attrition process is a complicated one! This model identified 12 affinities with 58 sub-affinities and 18 relationships between affinities. From this model, one can follow many paths leading to a decision to drop out, and probably varies from student to student. Recognizing that there are many possible paths to a student's attrition decision, there are still some key insights that the model suggests about the attrition process:

1. The school can almost always play a direct or indirect role in the adult student's attrition decision process.
2. Time management is often the key hub that drives most problems encountered by adult students.
3. The level of support that the student receives from his/her family is perhaps the key variable in times of difficulty.
4. Though there may be many routes to the dropout decision, the most likely path probably changes as the student progresses over time.

This study discussed the attrition process in terms of three "typical" routes that the attrition decision process appears to follow. Each of these routes tends to be more significant at certain stages of the student's progress through the college undertaking.

One route is a stress-induced decision to drop out caused by insecurities and fears, real or imagined. This route is especially likely to be taken when a student is new to an educational program (perhaps even before enrolling) when s/he is asking: "Can I do this?" At this point, the student has not established and settled into a sustainable equilibrium and routine. Even after the student has established a workable routine, fear of not meeting expectations could trigger the insecurities and fears that could again lead to a stress-induced dropout decision. However, usually

as the initial apprehension fades, so does the prominence of this route to the attrition decision.

The other two routes are very similar in pathways that the attrition decision process follows. They differ only in the initiation point of the process and the intensity of the problem issue. The more typical of the two routes is initiated by some experience with the school (usually a demand for money or time, and money for working students is in essence time) that sets off a chain reaction that causes increased stress and difficulties in family relationships and ultimately leads to the student's undertaking of a cost-benefit analysis. Whenever the student determines that the costs of going to school outweigh the expected benefits, a dropout decision is possible. This route represents the long-term day-in day- out situation faced by adult students.

Because the student must fit attending college into a busy adult life, a variety of conflicts develops with the other aspects of his/her life. The student recognizes most problems as time management issues, even if they began as something else. The adult student will usually attempt to balance the competing demands for time by reducing time with their families. How the family responds to this invasion of their realm will be a key determinant of whether or not the student will successfully work through the difficulty or begin a reevaluation of their educational undertaking. The family will be either an important source of support

or a source of further stress. An unsupportive family not only adds to the student's stress level, but in addition represents a heavy cost in the student's cost-benefit analysis. Feelings of personal growth accrued from the educational process can help in times of stress, but the family is the key area of adult student support. Problems become more or less manageable depending upon the response of the student's family to the problem situation.

However, because of the nature of the costs and the benefits involved with the decision to go to college, it is probable that there is a time dimension to many of the relationships between affinities. The nature of the cost-benefit analysis is tipped with the costs front-loaded and the benefits back-loaded. At some point in the student's college program, more of the costs have already been paid, and the remaining costs are a continually diminishing total. On the other hand, as the student gets closer to graduation, most of the future oriented benefits become closer to realization. This means that a student is more likely to drop out at the earlier stages of their program than at the latter stages.

When the expected graduation date gets near enough, the student will likely believe that it will be more cost effective to persist than to quit. At some point in the educational program, the student is so close to realizing the expected benefits of a college degree that nothing short of a crisis will cause the student drop out. The unexpected crisis represents the third and final route to the attrition decision. The

nature of the crisis can take many forms such as health, work, or family issues that arise unexpectedly. This route follows similar pathways as the more usual time-management attrition route, however the urgency is much greater. Depending upon the intensity of the problem, it often overwhelms any areas of support and causes a more rapid decision to withdraw.

With this information in mind, a profile of a potential adult dropout can be generated. The adult student most likely to drop out:

- Is not confident of their ability to be a successful student.
- Does not have their family fully supporting them in their educational pursuit.
- Perceives the college as an uncaring source of problems.
- Has a demanding job with an inflexible schedule and unsupportive employer.
- Has difficulties managing time.
- Does not get a sense of personal enrichment from going to school.
- Does not have healthy outlets for stress.
- Tends to exaggerate the costs and diminishes the benefits of an education.
- Is not goal oriented and persistent.
- Encounters some unexpected crises that force him/her to withdraw.

Implications for Practice: For the Adult Student

One advantage of using the IQA process is that it can be taken back to its Total Quality Management (TQM) roots to offer specific areas where intervention efforts will be most fruitful. After a model of "cause and effect" is constructed, TQM would suggest that corrective efforts should be aimed at the "causes" not the "effects". The effects tend to be the most obvious and immediate areas to turn to because they are often mistaken to be the problem when in fact; they are the reactions, or symptoms, of other issues. To merely address the results of a problem is not to solve the problem but to manage a problem. TQM suggests that it is the "causes" of problems that should be addressed. If you solve the ultimate problem, the later symptoms of the problem will disappear.

By better understanding the factors that go into the attrition decision and how they interact, the ASADP model suggests areas of potential problems where adult students can take steps that could increase the likelihood that they will be able to successfully complete their educational program. By working backwards through the model the outcome affinities are the ways in which the model suggests that problems will tend to be recognized by the student. The ASADP model suggests that problems will often be recognized as:

1. Stress
2. Problems with family relationships

3. Feelings of little personal growth through the educational process.
4. A determination that the cost of continuing with school is greater than the benefits of continuing.

If a student attempts to manage the problem with measures aimed at these outcomes affinities they will only be managing the problem, but they will probably not solve it. Because the situation that gave rise to these difficulties has not been addressed, the problem will likely persist. TQM teaches that only by addressing the root of the problems can the problems be solved. The "causes" or initiation points of problems are the driver affinities of the model. The ASADP model suggests that efforts to solve problems, or to prevent them from taking place, should be directed at:

1. Making experiences with the school positive
2. Obtaining sufficient financial resources
3. Developing time management skills
4. Reducing apprehension and fears
5. Being able to balance work and school
6. Being flexible and rational in times of crisis

As a result of this study, the following 11 suggestions can be offered to the prospective or current adult students to increase their prospects for a successful college endeavor. Some suggestions are aimed at reducing the likelihood of

problems developing, while other suggestions are aimed at increasing the student's ability to manage problems that (inevitably) will come up as they "struggle to juggle," which is the normal situation for most adult students.

Obviously, it is best if problems can be prevented, and chronic problems should be solved, not managed, by addressing the root causes, instead of the more visible effects of the problem. Suggestions aimed at prevention of problems would be the following:

1) Pick a school and a program that best meets your needs.

Experiences between the student and the school are very important to the successful completion of a degree program. Today, most adult students can choose from among a number of colleges with different delivery systems. It is important to choose a program that best meets their needs. This usually means, at a minimum, finding a quality program that offers classes at times that fit into their schedules and recognizes the special challenges faced by the adult student. By picking the correct program the student will increase the likelihood that experiences with the school will be positive, reduce the scheduling conflicts between work and school, which in turn will reduce time management problems.

2) Learn to manage your time.

Time is the adult student's scarcest asset. This makes time management the number one skill required of the successful adult student. The hub from which most

problems flow revolve around time management. A successful student must be able to find the equilibrium point where time demands equal time supply. Most people waste time, and most people can afford to waste time and still accomplish what they need to do. Working adult students rarely have that luxury. Many resources are available to help a person manage their time better. Being aware in advance, the student can consider how s/he can best address this issue, and develop appropriate time management strategies.

3) Line up adequate financial resources in advance.

College tuition is expensive and the cost will challenge the typical person's budget, especially if they have household obligations. However, there are usually a number of sources of financial aid available to the average student. Employer tuition assistance, if it is available them, is how most working adults would prefer to have their education funded. However, when that is not an option, there are also a number of tuition assistance programs often available, including student loans, scholarships, or grants. The student can also take steps to better manage the money they have. As was the case with time, most people do not manage their finances well until they have to. Establishing a budget and spending priorities can often make current available funds go further. There are a number of sources available to help students (or anyone) better manage their finances. The student should establish

a financial plan before entering college; this reduces the chances that finances will be a problem area as they work toward the degree.

4) Enlist employer support.

Most adults have full-time job responsibilities. Trying to balance work responsibilities and school responsibilities often cause difficulties. However, many employers provide incentives and offer supportive climates to encourage employees to advance their education. The prospective adult student is urged to find out what support his/her employer offers. They may offer tuition assistance, flexible schedules, or other benefits. If they do not have formal assistance programs, many employers will at least offer informal moral support. Successful adults will tap into whatever level of support is available and look into employer assistance to employee education when considering job changes.

5) Assess abilities and correct any weaknesses that cause concern.

The likely dropout is not confident of his/her ability to be a successful student. Adult students typically have great apprehension, especially initially, in their abilities to succeed as students. The first thing an adult who is considering returning to school should do is to realize that this is normal. S/he should then sort the real obstacles from the imagined ones.

Obstacles will be encountered when s/he returns to school. For example, it is to be expected that there will be increasing demands upon the student's time.

However, while this is a real issue, it is important to remember that time can be managed. While time management represents a challenge, it can often be overcome with proper planning and appropriate strategies.

On the other hand, there is certainly no reason any more for adults to feel out of place on a college campus because of age. The non-traditional student is now the norm, not the exception.

If a student has any academic weaknesses, s/he should address them. If any type of remedial work needs to be done, s/he should deal with it early on, perhaps even before enrolling into a degree program. This will not only correct the deficiency, but also provide a basis of academic success that the student can build upon. The more comfortable the student feels academically, the less stress the student will experience. The student in the Portland 2 group who wrote: “Actually, I’m not worried” was a transfer student from a community college. Beginning the MCL program was not a drastic change for him as it was for his classmates who did not share his confidence and peace of mind.

6) Rationally consider all options if an unexpected crisis occurs.

By considering the previous points, fewer incidences are likely to come up that will be perceived as crisis situations. Adult students may have crises in life just as anybody can. If a true crisis does develop, a student may have no choice except to drop out of school. However, if the situation allows for choices, a rational

decision should be made and the student should consider all of his/her options. This requires him/her to make a true assessment of the situation and perform a thorough cost-benefit analysis in light of the current circumstances. It is often difficult to perform a thorough cost-benefit analysis while in the midst of a crisis, so if a previous one was done in more tranquil times and put into writing, it should be used a guide.

While it is best to solve the issues underlying problems, this is not always the most efficient way to deal with all situations. Sometimes when the problem is minor or short-term in nature, management measures are sufficient to keep things together until the problem passes. At other times, there is no solution to the root cause so management actions are the only actions available. The following suggestions are provided to prepare a student to more successfully manage problems:

7) Know why you want to go to college: do a realistic cost benefit analysis at the start.

A rational person should undertake a project only when the expected benefits exceed the expected costs. The best time to do a cost-benefit analysis is before starting a project, and making a realistic cost benefit analysis requires the analyst to gather information. Gathering information takes time, so the student should start the analysis process early enough to meet desired enrollment dates.

The findings from this study should help the adult student perform a better analysis by making him/her more aware of some the costs and the benefits identified by the adult students who participated in this study. It is advisable for the student to put the results of this cost-benefit analysis in writing for future reference. In times of stress, it is easier to exaggerate the costs and diminish the benefits of an education. A cost-benefit analysis done in a calm rational mindset is difficult under stressful conditions, and one done earlier may help remind the student why they began the program in the first place.

8) Set graduation as the goal and be determined to reach it.

To be successful, the student must want to succeed, be willing to make reasonable sacrifices, and be persistent. Balancing all of the adult student responsibilities is not easy, especially over the extended length of time usually necessary to matriculate. The adult students who participated in this study identified the desire to achieve a goal as a strong motivator. The successful adult student develops a positive "can do" attitude. As one student put it: "I'm not going to take no for an answer. I'll look for avenues and make something work." An attitude like that can carry a student over many of the trying times that are encountered by most adult students at some point over the course of his/her educational undertaking.

9) Enlist family support.

Some students report that the family is able to help carry them over the finish line, while other students find their families to be another obstacle they have to overcome to reach it. The typical adult student has enough obstacles to overcome in the normal course of educational pursuit trying to balance work and school demands without also worrying about being alienating from family members. If at all possible, the student should line up family support in advance.

This means it is better if the student's return to college is a family decision made after a full discussion of all of the costs and the benefits. One student explains what he did:

> "Well, when I started this program, before I started this program, I sat down and discussed it with my wife and made sure the she was going to be OK with the time commitment to this program, and that it wasn't going to last forever, and it was going to be over in 18 months. And she understood that I wanted to get this degree, that I needed to get this degree, and she supported me. My kids support me as well."

The ideal is when the family members view this as a common objective. As one female student said of her husband's support (he already had a degree): "We're going now as a couple instead of as an individual. We are going to take on mine."

10) Enroll in a degree program that is of interest and provides a sense of personal enrichment in the educational process itself.

Most of the benefits of a college education that adult students find motivating tend to revolve around expectations of improved future employment opportunities. When most of the costs are current and all the benefits are in the future, it is easier to be discouraged when difficulties are encountered. By being in a program that a student finds interesting, enjoyment in the acquisition of knowledge and the growth that takes place in the learning process itself will more naturally occur. The tasks will not seem as heavy if the student will try to find enjoyment and satisfaction in doing the tasks. Being in a program that a student finds interesting will also increase the likelihood that experiences with the school will likely be viewed more positively, and secondarily makes some of the benefits of an education immediate.

11) Develop ways to effectively manage stress.

Going to school is demanding. It requires time, energy, and self-discipline. This can increase stress for any person who already has a full life. Some degree of stress is not a bad thing. A healthy level of stress can propel a person to reach goals and meet deadlines. However, too much stress can be debilitating and has been linked to a variety of illness. Again, by being informed in advance that stress is a normal feeling for adult students may actually help the student accept it and cope with it better. Finding healthy outlets that allow for the release of stress is important.

Implications for Practice: for the College Administrator

Benshoff (1991) stated that every aspect of the college environment must be reconsidered in order to address the needs, issues, and stressors of non-traditional students. This is the challenge facing schools wishing to serve this body of students.

This study also has direct implications for college personnel involved in creating or administering programs designed to attract and retain adult students. The ASADP model provides a basis to make suggestions to college administrators, and other school personnel, to increase adult student retention. By better understanding the factors involved in the adult attrition decision process, and how those factors may interact, college administrators, admissions staff, and educators can take steps that will put them in a better position to get, keep, and graduate the adult students who attend their schools.

Generally, the primary suggestion to those who work with adult students is to look at the driver affinities and ask: How can we help? The ASADP model indicates that the most beneficial things that a college can do to help adult students is:

1. Make experiences between the school and the student positive ones.

2. Understand that time is a critical factor with adult students and make appropriate modifications.
3. Recognize that adult students view the purchase of education in the same pragmatic terms they view other large purchases. The college must deliver value for money.
4. Recognize that adult students often encounter situations that demand some flexibility on the part of the school.

With these points in mind, the following 10 suggestions are given to school personnel to guide them in the establishment of programs and procedures that will enhance the experiences of the adult students in their educational programs.

1) Offer quality programs.

Adults perceive the benefit of a college degree primarily as a means to a better job, and secondarily as a means to personal growth. To create Tinto's (1975 and 1993) "Institutional Commitment" the school must focus upon the pragmatic aspects of the program, such as the efficiency, quality, and type of delivery system. These are the key issues for adult students.

Adult students judge the quality of a program along two main lines: 1) Applicability, defined as providing information that students can use now, and 2) Marketability, defined as whether the degree is valued out in the marketplace. The

accomplishment of these two objectives should be one of the guiding principles when designing an educational program to attract and retain adult students.

2) Design programs with adults in mind.

One student told of what they expected from an adult program: “The expectation that I had was that it would be a program that I could coordinate with the rest of my life.” That student’s statement captures the essence of what should be another guiding principle when designing a program intended for adult students.

Time is the scarcest resource for adult students, and course times are of critical importance since most adult students work during the traditional class times and are therefore unable to attend classes during normal “9 to 5” working hours. Making courses available when the average working adult can attend them is probably the single most important issue when designing programs for adult students. Next to it in importance is the number of “seat hours” required or at least how those “seat hours” are arranged. Every effort to reduce time constraints will be highly valued by adult students. To make the program as time efficient as possible, while still having it viewed by the students as a quality program, is a major challenge for school administrators of adult student programs.

Social integration was not nearly as important to adult students as prior research suggested it was for traditional-aged students. However, this study suggests that adult students valued social interactions with their classmates highly.

Adult students prefer to be with other adults who are in similar circumstances. As one student explained:

> "I'm here with a lot of adults. That helps a lot too. Being with people my own age, I just feel like I'm with my peer group. I can relate better, we can work together, and I feel like I am more apt to get help from them."

Where possible, adults should be grouped with students who share similar levels of life and work experience. Because adults value information applicable to current practice, grouping them with other adults who are currently involved in the "real world" is a way to provide more of this type of information. When adult students are in a classroom together, they are able to share information and the experiences they are encountering in the workplace. This allows the school to take advantage of the practical knowledge of students in the field to help provide the type of cutting-edge information that adult students value.

3) Provide quality services

This is the third of the guiding principles that should be the primary goals directing the development of adult student programs. Adults are much more savvy consumers than students of traditional age. They have high expectations and demand that the school respect them as customers if the school wants their business. In today's educational marketplace, there is intense competition for adult students. If a school wishes to compete, it must cater to adult expectations. At the institutional level administrators and educators must become customer focused. The school should provide quality services at convenient times and strive to make

any necessary administrative interactions be as time efficient and constructive as possible. This usually means, at a minimum, keeping business offices, bookstores, cafeterias, and libraries open later in the evenings and at some times during the weekend.

Colleges also need to be aware that once adults are enrolled, they remain sensitive to any perceived differences in the quality and availability of services offered to them and those offered to traditional students. Adults seem to be looking for evidence that they are receiving "second class" treatment. Adult programs must be viewed by the schools as important and valuable programs, and not as "cash-cows" that generate income for the traditional offerings.

4) Be aware that adults are insecure and apprehensive about returning to school.

Adults have many fears and insecurities about returning to school. It is very important that the early experiences with the school are positive ones. The "rules of admission" should not be obstacles that lead to mediocre or poor experiences that exacerbate the student's initial anxiety. School personnel involved with recruitment, admissions, and financial aid, the people who interface with prospective adult students early, must be able to address the academic, financial, and emotional needs of the students. Some of the student's concerns are real, but others are more imaginary in nature. If a school wants to be more successful in enrolling adult students, it must help them sort out the real from the imaginary

concerns, because even imagined fears and insecurities could cause students to decide not to follow through to enrollment. The school personnel who interact with students from the initial contact through actual admission should be able to demonstrate to them how the school will work together with them to make getting a college degree a real possibility. Of course, this desire to work with students and address their concerns should continue through the entire range of experience from initial contact through graduation.

5) Develop orientation programs that address common concerns.

Make orientation count. Adult students begin school with many fears and insecurities. The student orientation should address the most common concerns and lay a strong foundation that the student can build upon. The sooner the student can get over the initial apprehension stage, the less likely that stress will build to a panic level, which could lead a student to "jump ship" as one of the study's participants said.

Information on time and stress management techniques, and even family budgeting, would be very beneficial to adult students as these were found to be important areas of concern and likely sources of future problems. Offering seminars on these subjects could reduce the chance that a normal difficulty will escalate into, or be viewed as, a crisis. At the very least, literature on such subjects, or references to material available in the library or on-line, should be offered.

6) Make graduation a real likelihood by getting rid of unnecessary barriers.

A school should have in place all the necessary elements to make graduation a real prospect. A clear road map to graduation should be available to the student at the time of enrollment. Primarily this means that all required courses must be made available to adult students at convenient times. If students have to meet the same prerequisites for graduation as traditional students, then the same degree of course availability has to be offered. If this is not possible, arrangements allowing students to take alternative courses from other institutions who teach at more convenient times should to be made.

Once a student has an anticipated graduation date in mind, anything that causes a delay can cause the student to become discouraged and drop out. Experiences with the school were found to be the ultimate driver variable in the ASADP model. This means that the adult students identified it as the key initiator of concerns with a direct relationship to a number of other "cause" type variables in the attrition decision process. Every effort should be made to see to it that the school is a solution to problems and not a source of problems that lead to the decision to drop out.

7) Provide information for realistic cost-benefit analysis.

Describe program requirements, class times, expectations of hours of independent study, tuition cost and sources of financial aid, and other issues in

detail so that the student has a realistic perspective going into an educational program. Positives, such as graduation rates and alumni information, can also be shared. The goal is to give the student the information s/he needs to make a good decision about his/her career. If students go into a program with a realistic belief that benefits outweigh the costs, they will have a solid base to begin from and a rationale for continuing when a problem situation arises.

8) Involve the student's family as much as possible.

Getting key family members involved in the decision will help make adult students feel that this is a family endeavor. This study indicates that having family support is often the most important factor in pulling a student through the difficult times. If the school can facilitate the involvement of other key family members, it is more likely they will prove to be a source of support and encouragement for the adult student instead of another problem area to be dealt with.

9) Make classes interesting.

This of course is the primary responsibility of the faculty. Many instructors find adult students to be both more challenging and more rewarding than traditionally aged students. Adults expect courses to be relevant to the degree program and do not like to take courses where they cannot see at least some application to their career goals. Adults value current information that they perceive to have real application to their desired futures. If the information can be used in

their current job, that helps validate its future applicability and is more highly valued.

Adults value information presented by people who have “real-world” work experience. Ideally, instructors should be able to identify with actual business situations and share on-the-job experiences. When this is not possible, the instructor must know how to facilitate the sharing of these of experiences from classmates or use practitioners as guest speakers. Adults enjoy learning from each other by sharing experiences; and, since most are working, this is one way to bring “real life” into the classroom.

10) Be flexible and helpful in times of crises.

Adults have many major life responsibilities to balance, especially regarding the areas of family, work, and school. Many things can happen to upset the fragile sense of equilibrium a student establishes. In such times, the school should strive to be as flexible as possible. All college personnel who deal directly with adult students should be prepared to make reasonable accommodations when a student encounters a crisis. This may mean making it easier to add and drop, to make up assignments, or to get refunds. The school should establish rules and procedures that recognize the situation adults often confront; for example, being sent out of town on a business trip or taking care of an ill child. This is not an easy

task, but these are common situations for adults that most traditionally aged students do not face. It is a challenge that the school must address.

Conclusions of the Study

The ASADP model provides many important new insights into the factors that contribute to adult attrition. Instead of constructing a model from a review of the extensive body of literature on attrition, the ASADP model relied upon the instincts of the participants themselves, adult students who know the situation best because they live it. However, in the end the model was not found to be in conflict with the literature. Instead, it does offer a different view of the attrition process, especially as it relates to adult students. As such, it can be considered a significant addition to the body of knowledge generated on the subject of attrition.

The major conclusion that can be drawn from the ASADP model is that the interactions between the school and student are always important to the attrition decision process. This affinity (Experiences with the School) was widely identified by the participants as the most influential driver, or cause type variable, of the attrition decision process, able to affect all other driver variables with the exception of Unexpected Crises. This should be viewed positively.

It is positive because it suggests that the school is able to make a significant impact on the attrition decision process if it decides to. It can choose to be

proactive. It is often the case that experiences between the student and the school (such as a tuition bill, a required class that is offered only during work-hours, or an assignment that must be done on the weekend the family wants to go to the beach) are an initiation point for problem situations.

However, this study suggests that the school can also take reasonable steps to reduce the impact of problems that originate between direct student/school experiences or begin in another areas of the student's life by recognizing the special needs of this student group and making reasonable accommodations. For example, the school may be asked to make alternatives available when a student is sent out of town on a business trip, when there are family responsibilities that must take precedence over going to class, or completing an assignment was not possible because the student had to work overtime on a job-related project. Finding the proper balance between accommodating the needs of adult students while at the same time providing a program of quality and integrity will be the primary challenge facing schools that wish to attract and keep adult students. However, the importance of this group of students, both in their numbers and in the many exciting perspectives that they can bring to a classroom and the school as a whole, make it a challenge worth accepting.

Recommendations for Further Research

l) All of the student models stopped short of the actual decision to withdraw from school. This required that an assumption be made that the models would have influence upon the actual dropout decision. As such, the ASADP model represents a possible pathway of the attrition decision process to a point, but not all of the way to the actual dropout decision itself. A similar study should be conducted on actual program dropouts to determine if the model is indeed a predictor of actual decisions to drop out.

2) The validity of the model should be further verified using quantitative methods such as path analysis models like was done by Metzner and Bean (1987) to determine the variance in dropout explained by the model.

3) This model indicated the attrition process is a dynamic one due to the changing relationship between the costs and benefits analyzed by students to determine the value of going to, and remaining in, school. As the student progresses, more of the costs become past tense, or sunk costs, while future benefits begin to be more tangible. This may cause the intensity of the relationships between affinities to change. Additional research will likely find that different models are more appropriate at the different stages of a student's educational process. Further studies should specifically address students at different stages of their educational

undertaking to determine if there exist more appropriate attrition models that apply to early, mid-program, and near exit periods.

4) The direction of the relationships between the variables identified in this study were not unanimously agreed to by all the participants of this study. This confusion could be because other intervening variables exist. Further study should be conducted to determine if some important variables to the attrition process are missing, and whether relationship directionality between affinities could be better ascertained if other variables were included in the model.

5) This study was done with adult students enrolled in an under graduate degree completion program. This study should be replicated with other student populations to determine how much, if any, of it applies to students such as traditional-aged students, adults enrolled in a more traditional type of delivery program, or adults enrolled in graduate or professional schools.

6) Family Relationships were found by this study to be a key variable in the attrition process. Men and women often have very different roles within the family. Therefore, there may be a gender difference in the attrition decision process. Further studies should be done on adult male and female students separately.

Final Remarks

As Spady (1970) said: “no one theoretical model can hope to account for most (let alone all) of the variance in dropout rates either within or across institutions” (p.64). The ASADP model presented here does not propose to hold all of the answers either. This model is not offered to replace the previous models but to complement them. In some ways, the findings of this study are not a radical different from previous research. Many of the pieces of the puzzle found here were previously identified in past work.

Nevertheless, this study, largely because of the IQA methodology, allowed actual students, those most likely to know how the pieces fit to put the pieces together. This is radically different from the past research. Prior researchers, who attempted to develop models to explain the student attrition process, in essence had the researcher acting in the role of an editor. Using his/her individual understanding of the issue, he/she attempted to derive meaning among findings from disconnected findings. The IQA methodology of qualitative research leads actual student participants through a holistic process that results in a model of their own creation. This is certainly in the best spirit of grounded research. As such, this study represents a new way of looking at the factors involved in the extremely complicated student attrition process. It is a companion piece to the research of the past that lays a foundation for further research in the future on this important topic.

This study and the ADASP model represents an important first step forward in a new direction of the study of the college student attrition process.

Appendix A: Consent Form

You are invited to participate in a study of:

Adult Students in Undergraduate Degree Completion Programs

My name is Mark DeRemer. I am a doctoral student at the University of Texas at Austin, Educational Administration Department, and I am conducting a study on adult students who are participants in degree completion programs. This study is being conducted as part of my doctoral dissertation. The purpose of this study is to gain a better understanding of adults in degree completion programs. As a student in such a program you were invited to participate in this study.

If you decide to participate, I will conduct a recorded interview of approximately one half-hour in length. The interview questions will be directed to your experience and insights as an adult student in a degree completion program. You do not have to answer any questions that you do not wish to respond to. In fact, you may discontinue the interview at any time. Any information that is obtained in connection with this study and that can be identified with you will remain confidential, and will be disclosed only with your permission. Your decision whether or not to participate will not affect your future relations with Concordia University or the University of Texas at Austin.

If you have any questions, please ask me. If you have any additional questions later you may contact me at 503-280-8128 or e-mail at mderemer@cu-portland.edu. Or you may contact my supervising professor: Dr. Marilyn C. Kameen at the University of Texas at Austin 512-471-7255.

By signing below you are acknowledging that your participation in this study is voluntary, that you are an adult (defined in this case as over the age of 24), and a student in a degree completion program. You are entitled to a copy of this form for your records upon request.

_____

Name

Appendix B: Interview Protocol

INTERVIEW PROTOCOL

Greeting: Hello, my name is Mark DeRemer and I am a graduate student from the University of Texas at Austin. I am working on a dissertation about adult students. Thank you for volunteering to participate in this interview.

Explanation of the interview: This interview is about the issues and concerns that confront adult students. Adult students are defined for this purpose as any student over the age of 24.

Do you fit that definition?

Will you please state your name and tell me where you go to school?

How far along are you in your educational program?

Ok, lets get started. The interview takes approximately one half-hour. But please feel free to take all the time you want to answer the questions. Your name will not be used anywhere so please feel free to answer in a complete openness.

Questions:

Initial apprehension

While adult students are generally excited about returning to school, some have indicated that they are a bit apprehensive about it also.
What do you think makes them feel apprehensive about returning to school?

- What causes this apprehension?
- What affect does this apprehension have on the student?

Insecurity

What about insecurity?

Some students say they feel insecure about returning to school. **What makes adult students feel insecure?**

- ♦ What result do these feelings have on the student?

Expectations of the school

Others have expressed concerns and expectations about the school. **What are the concerns or expectations that you think adult students think about?**

How do these concerns affect student's feelings about going back to school?

Money Concerns

My next topic is money. For some students money is a concern. **How do money concerns affect a student?**

Time management

What about time? Time often becomes an issue. **What are some of the time issues that you think concerns adult students?**

Balancing work and school

Many adult students also work while they go to school. **What extra challenges does working pose for a student?**

How does this affect their role as student?

Family Relationships

Many students indicate that family relationships are important to them. Think for a minute about family relationships: How do family relationships come into play when an adult is also a student?

What effect do these relationships have upon the student?

Practicality

Now lets talk about practicality. Some adult students say that they are concerned about the practicality of going back to school. **What do you think the issues about practicality are that causes some students concern?**

How do these concerns affect the student?

Finish Line

We are in the last section. **What factors do you think cause some students to drop out and others to finish their education?**

What do you think drives students to hang in to graduation?

Opportunity for other factors

Are there any other issues or concerns that you have as an adult student that you would like to mention or discuss?

THANK YOU

Appendix C: Portland 1 Affinity Diagraph

TIME MANAGEMENT

Having free time for myself
Time limitations
Night classes make for long days
Work Load
Time Management
Discipline structure
Time Management
Is this the end; what to do with my time when its all over
Flexible Schedules
Time requirements and constraints
Time constraints
Finding time for homework
Time Management
Time factors

BALANCING RESPONSIBILITY

Priorities in life will have to shift to accommodate
Having my wife ask "who are you"
Taking care of your family
Trying to maintain a healthy lifestyle: (exercise, dinner, etc.)
Balancing school and family
Job performance may suffer
Family activities
Balancing school and work
Support of family
Balancing full-time work, full-time family and full-time school
Balancing school career and family
Work, family, and school balance
Finding time for personal life
Paying enough attention to wife, kids
Homework vs. work & family, friends… life

RETURN ON INVESTMENT

Is enough time allotted to each subject?
Quality of education
Not as important/recognized
Will it pay-off
Will the effort pay off
2nd place
Better than regular college
Value in job market
Return on investment period - shorter
Will my degree be as valued as a traditional (formal) degree
Will degree be as valuable as a "traditional" degree
Will degree offer me what I expected to gain from it in the beginning LETDOWN

FINANCIAL CONCERNS

Cost of education for me vs. my kids
Cost of education
Cost concerns
Cost of education
Money constraints

PERSONAL GROWTH

Expands thoughts
Interpersonal skills
Is there inner discipline to give 100%
Personal growth
Change you grow from

INADEQUATE SERVICES

Hours of services not equal
Lack of dedicated resources
Ability to use university equipment, etc.
No ATM
Student services not geared to the hours I am here during the summer, ie; cafeterial, bookstore
Lack of services library cafeteria

FEAR OF NOT MEETING EXPECTATIONS

A serious commitment
Ability to "make the grade"
Fear of failure
Unrealistic expectations for adult learners
Forgot how to study, etc.
Will retention of course be better or worse
Comprehension

GOAL ATTAINMENT

Networking opportunities
Reentering workforce
Goal oriented
Achieve goals

Appendix D: Portland IRD Matrix

	1 Time Management	2 Balancing Responsibilities	3 Return on Investment	4 Financial Concerns	5 Fear not meet Expectations	6 Personal Growth	7 Goal Attainment	8 Inadequate Resources
1		η	η		ϕ	η	η	
2	ϕ		η	ϕ	ϕ	η	η	
3	ϕ	ϕ		ϕ	ϕ	ϕ	ϕ	ϕ
4		η	η					
5	η	η	η			η	η	
6	ϕ	ϕ	η		ϕ		η	
7	ϕ	ϕ	η		ϕ	ϕ		
8			η					

	Up Arrows	In Arrows	Net
Time Management	4	1	3
Balancing Responsibilites	3	3	0
Return on Investment	0	7	-7
Financial Concerns	2	0	2
Fear of not Meeting Expectations	5	0	5
Personal Growth	2	3	-1
Goal Attainment	1	4	-3
Inadequate Resources	1	0	1

Appendix E: Portland 2 Affinity Diagraph

GENERAL EDUCATIONAL CONCERNS
Time of day & frequency of classes
Flexibility of class scheduling
Do credits transfer from other colleges
Fewer class options
Guidance counseling
Applicable/current information
My concerns are whether we will have enough lecture time
Appropriate curriculum

STRESS
Not feeling overwhelmed
Information overload

FINANCIAL CONCERNS
Pay for the tuition & not go broke
Financial Considerations--planning
Don't qualify for grants based on income so must do loans
Getting support from my employer financial and moral

THE OBJECTIVE
Actually, I'm not really worried

TIME MANAGEMENT
Balancing Priorities
Time
Spending enough time with the family
Time
Time is stressful, especially while starting a business
Balancing work/ class/ homework, social
Work/family constraints
Scheduling conflicts
Inter-acting w/ classmates (time)
Getting to bed after 10:00 PM

SELF ASSESSMENT
Am I professional enough for this course?
Being able to write a good research paper
Inability to write
Study skills
Covering material weekly. (I wonder if I will remember course work)
I wonder if my memory is good enough for Finals
Lack of peer support, specifically covering material
Looked at as too old to just now be graduating

Appendix F: Portland 2 IRD Matrix

	Time Management	Stress	General Ed.Concerns	Self-Assessment	The Objective	Financial Concerns
Time Management		η	ϕ		η	ϕ
Stress	ϕ		ϕ	ϕ	η	ϕ
General Educational Concerns	η	η		ϕ	η	η
Self Assessment		η	η		η	ϕ
The Objective	ϕ	ϕ	ϕ	ϕ		ϕ
Financial Concerns	η	η	ϕ	η	η	

	Up Arrows	In Arrows	Net
Time Management	2	2	0
Stress	1	4	-3
General Educational Concerns	4	1	3
Self Assessment	3	1	2
The Objective	0	5	-5
Financial Concerns	4	1	3

Appendix G: Interview IRD Matrix

	1 Initial Apprehension	2 Insecurity Issues	3 Expectations of School	4 Money Concerns	5 Time Management	6 Practicality of Degree	7 Finish Line	8 Family Relationships	9 Balancing Work/School	10 Unexpected Crises
1		ϕ	ϕ	ϕ	ϕ		ϕ	ϕ	ϕ	
2	η		ϕ				η			
3	η	η			η	η	η	η	η	
4	η				η	ϕ	η			
5	η		ϕ	ϕ		η	η	η	ϕ	ϕ
6			ϕ	η	ϕ		η	ϕ		
7	η	ϕ	ϕ	ϕ	ϕ	ϕ		ϕ	ϕ	ϕ
8	η		ϕ		ϕ	η	η			ϕ
9	η		ϕ		η		η			ϕ
10					η		η	η	η	

	In Arrows	Up Arrows	Net
Initial Apprehension	7	0	-7
Insecurity Issues	1	2	1
Expectations of the School	0	7	7
Money Concerns	1	3	2
Time Management Skills	4	4	0
Practicality of the Degree	3	2	-1
The Finish Line	8	1	-7
Family Relationships	3	3	0
Ability to Balance Work/School	2	3	1
Unexpected Crises	0	4	4

Appendix H: Multi-Group IRD Matrix

	1 Stress and Apprehension	2 Insecurities And Fears	3 Experiences with the School	4 Financial Concerns	5 Time Management	6 Cost Benefit	7 Persist to Goal	8 Family Relationships	9 Balancing work and school	10 Unexpected Crises	11 Personal Growth	12 Emotional Equilibrium
1		ϕϕϕ	ϕϕϕ	ϕϕ	ϕϕη	ϕ	ϕηη	ϕ	ϕϕ			η
2	ηηη		ηϕϕ	ϕ	η	η	ηηη	η	η		η	η
3	ηηη	ϕηη		η	ηη	ηηη	ηηη	η	η			η
4	ηη	η	ϕ		ηη	ϕη	ηηη	ηη	η			η
5	ηηϕ	ϕ	ϕϕ	ϕϕ		ηη	ηηη	ηηη	ηηϕ	ϕ	η	η
6	η	ϕ	ϕϕϕ	ϕη	ϕϕ		ϕηη	ϕϕ	ϕ		ϕ	
7	ϕϕη	ϕϕϕ	ϕϕϕ	ϕϕϕ	ϕϕϕ	ϕϕη		ϕϕϕ	ϕϕϕ	ϕ	ϕ	
8	η	ϕ	ϕ	ϕϕ	ϕϕϕ	ηη	ηηη		ϕ	ϕ	η	
9	ηη	ϕ	ϕ	ϕ	ϕϕη	η	ηηη	η		ϕ	η	
10					η		η	η	η			
11		ϕ			ϕ	η	η	ϕ	ϕ			
12	ϕ	ϕ	ϕ	ϕ	ϕ							

Appendix I: Consolidated IRD Matrix

	1 Stress and Apprehension	2 Insecurities And Fears	3 Experiences with the School	4 Financial Concerns	5 Time Management	6 Cost Benefit	7 Persist To Goal	8 Family Relationships	9 Balancing Work and School	10 Unexpected Crises	11 Personal Growth	12 Emotional Equilibrium
1		ϕ	ϕ	ϕ	ϕ		η		ϕ			η
2	η		ϕ				η				η	η
3	η	η			η	η	η					η
4	η				η		η	η				η
5	η		ϕ	ϕ		η	η	η	η	ϕ	η	η
6			ϕ		ϕ		η	ϕ			ϕ	
7	ϕ	ϕ	ϕ	ϕ	ϕ	ϕ		ϕ	ϕ	ϕ	ϕ	
8				ϕ	ϕ	η	η			ϕ	η	
9	η				ϕ		η			ϕ	η	
10					η		η	η	η			
11		ϕ			ϕ	η	η	ϕ	ϕ			
12	ϕ	ϕ	ϕ	ϕ	ϕ							

	Up Arrows	In Arrows	Net
Stress and Apprehension	2	5	-3
Insecurities and Fears	4	1	3
Experiences with the School	6	0	6
Financial Concerns	5	0	5
Time Management Issues	7	3	4
Cost-Benefit Analysis	1	4	-3
Persist to Goal	0	10	-10
Family Relationships	3	3	0
Ability to Balance Work/School	3	2	1
Unexpected Crises	4	0	4
Personal Growth	2	4	-2
Emotional Equilibrium	0	5	-5

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Vita

Mark Alan DeRemer was born in Monroe, Wisconsin on December 26, 1956, the son of Marvin and Mary Ann DeRemer. After graduating from Stoughton Senior High School in Stoughton Wisconsin, in 1975, he entered the University of Wisconsin at LaCrosse. In 1976, he transferred to the University of Wisconsin – Madison where he graduated with a Bachelors of Business Administration degree in 1980.

From 1980 to 1982, he worked for the First National Bank of Dallas, in Dallas, Texas and later for the Dallas branch of the Bank of Boston. In the fall of 1983, he returned to the University of Wisconsin – Madison where he received the degree of Masters of Business Administration. After graduation, he worked for the Bank of Boston, Boston, Massachusetts, RaboBank Nederland, New York City, New York, and Mercantile Bank, St. Louis, Missouri. In December 1989, he enrolled in the Graduate School of the University of Missouri at St. Louis and received the degree of Masters in Accountancy. In May 1990, he passed the Certified Public Accountants exam in his initial sitting.

In January 1991, he was employed as an accounting professor by Concordia Lutheran College in Austin, Texas, and in January 1992, he entered the Graduate School of The University of Texas at Austin. In August 1997, he served as the

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